SYNOPSIS OF THE THESIS TO BE SUBMITTED FOR THE Ph.D (COMMERCE) DEGREE OF MANGALORE UNIVERSITY

TITLE OF THE THESIS

"WOMEN EMPOWERMENT AND SELF HELP GROUP: A SPECIAL REFERENCE TO KUDUMBASHREE MISSION, KASARGOD DISTRICT OF KERALA STATE"

RESEARCH SCHOLAR:

PRAKASHAN K

REG NO. O.M. No. MU/EXB/Ph.D/CR.133/COM/2017-18/E.13

DEPARTMENT OF STUDIES IN COMMERCE

MANGALORE UNIVERSITY

MANGALAGANGOTHRI

RESEARCH GUIDE:

Dr. C. KUSUMAKAR HEBBAR

ASSOCIATE PROFESSOR(Rtd.)

UNIVERSITY COLLEGE, MANGALURU

JULY 2022

INDEX

SL NO	CONTENT	PAGE NO
1	INTROODUCTION	1
2	REVIEW OF LITERATURE	3
3	ORIGIN OF THE RESEARCH PROBLE	19
4	SIGNIFICANCE OF THE STUDY	21
5	OBJECTIVES OF THE STUDY	21
6	SCOPE OF THE STUDY	22
7	OPERATIONAL DEFINITION	22
8	VARIABLES OF THE STUDY	23
9	HYPOTHESIS OF THE STUDY	24
10	METHODOLOGY AND SOURCE OF DATA	24
11	LIMITATIONS OF THE STUDY	27
12	PERIOD OF THE STUDY	28
13	CHAPTERISATION	28
14	DATA ANALYSIS AND DISCUSSION	30
15	ATTITUDE OF SHG MEMBERS TOWARDS KUDUMBASHREE	40
16	FCTORS AFFECTING EMPOWERMENT	45
17	EXTENT OF EMPOWERMENT ATTAINED THROUGH SHGS	48
18	OVERALL EMPOWERMENT	48
19	IMPACT OF KUDUMBASHREE PROGRAMMES AND ACTIVITIES ON THE EMPOWERMENT OF SHG MEMBERS	50
20	SUMMARY OF RESULTS AND DISCUSSION	65

21	**MAJOR FINDINGS**	**65**
22	**SUGGESTIONS**	**77**
23	**SUGGESTIONS FOR THE FUTURE STUDIES**	**85**
24	**SUMMARY**	**85**
25	**CONCLUSION**	**85**
26	**BIBLIOGRAPHY**	**88**
26	**LIST OF PUBLICATIONS OF THE RESEARCHER**	**97**

ABBREVIATIONS USED

SHG	**Self Help Group**
NHG	**Neighbourhood Group**
ADS	**Area Development Society**
CDS	**Community Development Society**
NABARD	**National Bank for Agriculture and Rural Development**
UN	**United Nations**
RBI	**Reserve Bank of India**
ANOVA	**Analysis of Variance**
SPSS	**Statistical Packages for Social Science**
GDP	**Gross Domestic Product**
COVID	**Corona Virus Deseases**
EUR	**Euro**
SEWA	**Self Employed Women's Association**
UNDP	**United Nations Development Programme**
CLA	**Cluster Level Association**
NRLM	**National Rural Livelihood Mission**
STEP	**Support to Training and Employment Programme for Women**
SREP	**Society for Elimination of Rural Poverty**
BPL	**Below Poverty Line**
NULM	**National Urban Livelihood Mission**
MNREG	**Mahatma Gandhi National Rural Employment Guarantee**
PMAY	**Pradhan Mantri Awas Yojana**
DDU-GKY	**Deen Dayal Upadhya Kaushalya Yojana**
NRO	**National Resource Organisation**
SVEP	**Start –up Village Enterpreneurship Programme**
HAP	**Health Action by People**

KAASS	**Kudumbashree Accounts and Audit Service Society**
LSG	**Local Self Government**
CFC	**Common Facility Centre**
JLG	**Joint Liabilty Group**
CSR	**Corporate Social Responsibilty**
FHH	**Female Headed Household**
GDI	**Gross Domestic Income**
HPI	**Human Poverty Index**
FWPR	**Female Work Participation Rate**
GEM	**Gender Empowerment Measure**
SAAP	**South Asia Poverty Alleviation Programme**
NGO	**Non Government Organisation**
ASCA	**Accumulating Savings and Credit Associations**
SGSY	**Swarna Jayanthi Grama Swarozgar Yojana**
PREM	**Peoples' Rural Education Movement**
SHGAU	**Self Help Group Approach Uganda**
CLA	**Cluster Level ASssociations**
IKP	**Indira Kranthi Patham**
JRY	**Jawahar Rozgar Yojana**
PRADAN	**Professional Assistance For Development Action**
BPL	**Below Poverty Line**
VIF	**Variance Inflation Factor**
PTA	**Parents Teachers Association**

1.0 INTRODUCTION

Empowerment of women is imperative to evolve a full fledged economy with sustainable development. To empower means to render (someone) stronger and more confident, especially in controlling their life and cleaning their rights". It is a process through which weaker and marginalized groups acquire power to control resources of the society. Usually, women are deemed to be a weaker section of the community the world over. In the male chauvinistic society, only a few women can occupy their own well-deserved place. The process of empowerment must start right from the family itself. Thereafter it ought to be diffused in the entire society. The society shall actuate women to participate in all walks of life, particularly in the sphere of development. Women have to be given ample opportunities to have their due share in the resources of the society.. Empowerment has diverse dimensions such as economic, social, political, legal, educational, and psychological. All these magnitudes must be properly appraised to ascertain the standard of empowerment accomplished by them.In order to achieve the sustainable development of the nation, the active involvement of women in socio-economic activities should be promoted.

The sound governmental support is indispensable in carrying out disperate women empowerment programmes. Policies and programmes ought to be formulated in such a way as to curtail gender gap and to promote female participation in developmental schemes.. Right from the childhood, the concept of gender equality and equal opportunities must be implanted in girl children to build a strong economy. The statistics shows that women represent more than a half billion in workforce and accounts 40 percentage of labor force in agricultural sector all around the world. . India, one of the fast growing economies in the world, frames several policies and programmers for the upliftment of female folk in the country. The total population in India is 121.1 crores of which male population constitutes 62.3 crores and female represents 58.7 crores as per the last census. In rural areas dwell 83.3 crores of people while 37.7 crores of people reside in urban areas . The All India sex ratio is 943 females to 1000 males . Number of males employed in organized sector is 3.89 as against one female (Census data 2011) . Central and state governments devise multifarious programmes and policies to ameliorate the condition of women by enthusing them to take part in manifold developmental activities of society and local self government.

To materialize the constitutional objectives, the scheme of five year plan was introduced in the country which chiefly focused on welfare activities of the nation. In the sixth and seventh five year plans , the emphasis was laid on health, education and employment of women. In the Eighth five year plan women empowerment was accepted as a central theme. Accordingly, expedient strategy was adopted for the attainment of the goal. It was continued in the ninth plan too with allocation of more funds for female upliftment schemes.. During the ninth plan period, penury mitigation projects were launched in different states through the initiative of Self Help Groups. Reduction in gender gap and wage rate were the aim of tenth plan. In the twelfth plan the economic , social , psychological and legal aspects were the core areas highlighted in women empowerment programmes.

Self Help Group is a developmental strategy accepted worldwide to better the standard of living of poor and marginalized groups. The basic concept of SHGs relies on the notion that collective efforts matter better than individual attempt. By the involvement in group activity , women gain self confidence, courage and self respect . This will eventually enable them to exalt their living standard. Micro savings, micro credit and micro enterprises are the pithy parts of the SHG activities. Several financial institutions prop up SHGs in extending their micro financial activities. The micro credit is another operation of SHGs. Micro credit or internal loans are created out of micro savings. The members of SHGs meet on a regular basis to generate thrift which is made use of for granting financial assistance to members. . The members of SHGs can start micro enterprises with the help of their SHGs.

Kudumashree mission , is a women oriented poverty alleviation programme started by the Government of Kerala on May 17th 1998.The Mission was set up as a part of Natioanl Rural Livelihood Mission project of Government of India. The main function of the mission is to promote women empowerment through SHG activities. Its operations centre round three core components-thrift creation, micro finance and micro enterprises. Lakhs of women in the state are direct beneficiaries of SHG movements. It has broadened the horizon of impoverished women who strive to make ends meet.

Ksargod district is the northern most district of Kerala with mosaic culture and varied geography. The uniqueness of the district can partially be attributed to its linguistic diversity.As many as seven popular languages are spoken by different people in various parts of the district. The district represents 3.91 percentage of total population

in Kerala. The total female population in the district as per the Census report of 2011 is 6,78,762 with a favorable sex ratio of 1080 females per 1000 males. The female literacy rate of the district is 86.49percentage . The FWPR rate of main work in the district is comparatively higher than that of other northern districts in the Malabar region except Waynad. But , the district is looked up on as backward in terms of its industrialization and development.

Kudumbashree Mission, a women oriented programme, under the control of the Department of Local self Government, Government of Kerala ,renders yeoman service to the cause of women empowerment. The mission is enthusiastically involved in poverty reduction and employment production programmes in the state of Kerala. The mission was formed in 1998 as a part of National Rural Livelihood Mission which insists the state government to implement various women empowerment programmes and schemes. The experience of Alappuzha and Malappuram districts, where SHGs played a commendable role during 1990s has paved the way for organizing SHGs with the current structure under the Kudumbashree Mission in the state. The mission carries out its programmes and schemes through the SHGs affiliated to it. The present study is meant to shed light on the women empowerment and SHG activities of the Kudumbashree mission in the district of Kasargod. Based on the review of various literatures , it is discerned that there exist certain research gaps in the realms of women empowerment and operation of SHGs, particularly in the district of Kasargod.

2. REVIEW OF THE LITERATURE

Following are the literature review conducted for identifying the research gap regarding the topic. Literature reviews are organised as national and international literature reviews. Apart from that interviews of the foreign nationals also conducted to know the situation of women empowerment and self -help group activities in foreign countries. For the literature review the core conceptual areas of the study , that is, women empowerment, self help groups and Kudumbashree are considered.

2.1 WOMEN EMPOWERMENT

Following are the international and national literature reviews regarding Women Empowerment

2.1.1 INTERNATIONAL LITERATURES

Cagatay (1998) analysed the magnitude of poverty among women in the world as a part of their study conducted on behalf of the UNDP Social Development and Poverty Elimination Division and presented their findings in the working paper titled "Gender and poverty". In this paper, they observed that women were the victims of poverty than men.

Mayoux(1999) focused their study on gender issues in Micro finance. In their study, they strongly recommended the linkage of various organizations working for gender equality. In their research study, they said that the micro finance granted to females were handled by the male members of their family only because of gender disparity.

Duflo (2011) in their working paper titled " Women's empowerment and Economic development' explained that there was an interrelationship between women empowerment and economic empowerment. The capacity of women in taking decision was important in determining the economic empowerment. Policy makers in different nations should realize that improving gender equality would bring economic development.

Varghees (2011)) critically examined the empowerment of women in Oman in their article titled "Women Empowerment in Oman: A study based on Women Empowerment Index" .In this study, the researcher identified the problem that, as compared to women in other Arab countries, the empowerment of Omani women was slow.

Haque et al (2011) described in detail the differences between the various concepts like empowerment, autonomy, status and gender equality in their research article titled "Women Empowerment or Autonomy: A Comparative View in Bangladesh Context" . The study also examined various variables causing empowerment of women in Bangladesh.

Rahman (2013)), pointed out, in their article titled "Women empowerment: Concept and Beyond" , that women empowerment was not merely a transition of power from one gender to another gender but it was a subject of change in the values already existed. The article further explained that empowerment had multiple perspectives - personal, collective and close relationship

Rahman, Moazzam, & Ansari, (2015) in their research paper titled " Role of micro finance institutions in women empowerment : A case study of Akhuwat, Pakistan" , studied about the role of micro finance in empowering women and various other variables that affected decision making power of women. The study was conducted with special reference to Akhuwat Foundation, Pakistan

Narayanan & Selvanathan (2017) in their article titled "Challenges of Women Empowerment in a private organization in Malaysia" studied about various challenges faced by women community in private sector. They also tried to suggest some recommendations to face these challenges. The study was conducted on women working in five private organisations at Klang valley

O" Hara & Clement (2018) in their article titled "Power as agency: A critical reflection on the measurement of women's empowerment in the development sector" defined the concept of women empowerment with the help of certain variables which affected empowerment.

Salia et al (2018) critically examined the concept of women empowerment in their research article titled "Is women empowerment a zero sum game? Unintended consequences of microfinance for women's empowerment in Ghana" .The study was conducted on women community in Ghana with the help of questionnaire and group interview. The study was based on micro finance activities among females in Ghana. was conducted in the light of various rural development programmes in Nepal.

Alemu, Kempen, & Ruben (2018) conducted a study about Bitter sweet fruit Collective apple cultivation in Ethiopia in 2018. They had conducted a study in the Chencha district of Southern Ethiopia with reference to the role of SHGs in women empowerment in these regions. They presented their findings in their article "Women empowerment through Self Help Group: The Bitter sweet fruits of collective apple cultivation in Highland Ethiopia. They tried to identify the impact of SHGs on the empowerment of women among apple cultivators in Ethiopia.

Kasim, Hasan, & Musa (2018) in their article " Women empowerment model: Strategies to overcome challenges" mentioned that gender equality was not yet achieved worldwide and women were facing discrimination in social, economic and political fields. In their article, they tried to provide new opportunities in the field of

entrepreneurship through which women could contribute towards the economic development of a country.

Torre et al (2019) examined the nature of women empowerment through a case study of women engaged in fishing activities in Mexico. The authors published their research paper titled "Women's empowerment, collective actions, and sustainable fisheries: lessons from Mexico". As a part of this study, authors identified that women in collectiveness developed leadership, decision making and negotiation skill.

Kushandajani (2019) in their article entitled "Social and Economic Empowerment for Village Women as a Strategy of Village Development" described the role of Indonesian women in the development of villages in that country. The interview was conducted among village women in Central java,Lerep village, Ungaran Barat district, Semerang regency.Their economic and social profiles were studied during the research.

Dick et al (2019) discussed the empowerment of women in agriculture in their IFPRI discussion paper 01797 titled "Women's empowerment in Agriculture: Lesson from qualitative research". In this article, the researchers tried to study about the agricultural, social and economic back ground of the women community.

Hendriks (2019) highlighted the financial inclusion programme of Bill and Melinda Gates Foundation and published their findings in the article titled "The role of financial inclusion in driving women's economic empowerment" .In this article, they studied about the role of financial inclusion in removing gender disparity and improving economic empowerment of poor women in selected countries including India. They developed a D3 concept which denoted Digitise social programmes, Direct payment to women's account and Designing the programmes for the improvement of women community.

Duarte Rayes & Fattori (2019) analyzed the role of Micro finance in the economic empowerment of internally displaced women in Columbia in the post conflict period. They published their findings in the article entitled "Microfinance as a Means for Women Empowerment in the Colombian Post Conflict Scenario: Transformational Development or a Tool for Better Managing Poverty?" .In Columbia, there were three channels through which micro finance was flowing to the rural areas – private non – government financial institutions, commercial banks and co –operative institutions.

2.1.2 NATIONAL LITERATURES

Chaudhary (2019) conducted an enquiry about the social aspects of women residing in Meerut town and nearby areas of Western Uttar Pradesh in their research paper entitled "Empowerment of women- A sociological enquiry". They studied the role of women in both family and society. The study found that there was a general tendency among the people when a woman gave birth to a baby girl, all the family members were un happy, because they considered girl children as burden on their family.

Eunice B & Purushottam (2011) critically analyzed the status of women empowerment in India in their research paper entitled "How far empowerment of women attained in India? Some issues". In their research, they tried to study about the various concepts regarding women empowerment in global and Indian scenario. According to them, empowerment was a multi-faceted and multi layered concept.

Sreesudha (2011) discussed various national and international laws and policies for empowering women in their research article entitled "Women empowerment-Issues and challenges". The modernization and globalization brought many changes in the social life, especially in the life pattern of house wives. The role of women increased both in the family and in the society. Women issues were the focus point of the administrators and they implemented various laws to attain the target.

Hazarika (2011) connected their study on women empowerment with Indian history and Mahabharata. The findings were presented in their article entitled "Women empowerment in India: A brief discussion". Traditionally, woman was considered as a commodity which was evident in the story of the Great Mahabharata, where Draupadi was treated as an exchangeable commodity in their game.

Showrish (2012) critically examined the representation of Dalit women in the governing body of local self-government in their research entitled "Political empowerment of Dalit women through grama panchayaths- A study in coastal Karnataka". The main objective of the study was to identify various factors affecting the political empowerment of Dalit women in these areas. The study was also aimed to know the various support system for the empowerment of Dalit women to become a part of decision-making process.

Kadam (2012) made an attempt to study about the status of women in different periods and various measures taken by authorities to protect the right of women in those periods. The findings were presented in their article entitled "Empowerment of women in India-An attempt to fill the Gender gap. The main purpose of the study was to have a general idea about the condition of women in the past and present, to create an awareness about various schemes and programmes implemented by government and its agencies to empower women and to identify the need of empowerment among female community

Vaittanadene (2013) observed various determinants of women empowerment in their research paper entitled "Differentials and determinants of women empowerment in Villupuram district of Tamil Nadu". The main objective of their study was to determine the level of empowerment attained by the women residing in both urban and rural areas. The analysis of the data showed that there was a positive correlation between the age of the respondents and level of empowerment attained.

Prasanna (2014) focused their research on the empowerment of women in the family system. Their findings were published in an article entitled "Rural women empowerment in India". According to their research, there was a gender discrimination problem between men and women all over the world. The main reason behind this discrimination was the existence of various customs, values and beliefs in different countries.

Anita, (2015) in their research entitled "Women empowerment in politics -A study of Haryana" analysed the socio-economic and political profile of women respondents in the state of Haryana. According to their findings, education was an important factor which influence the decision making process in any family. The opinion of educated women was considered in family matters.

Kharel (2017) in their article entitled "Rural women's access to community finance" described the role of community finance in household economy. They conducted their research at Phulwari village in Kailali district, Nepal. Primary data collected from the households were analyzed for the purpose of the study. The main objective of the study was to identify the role of community finance in the poverty alleviation among rural families.

Narayan (2017) described the problems of women engaging in un paid household work which was not counted for GDP calculation. The researcher presented his findings in the research article entitled "Contextualizing un paid care work and women empowerment". In this article, the researcher found that though government was framing various policies and programmes for the empowerment of women, it would not touch the ultimate goal unless otherwise women community find their own place in the society.

Nayak & Mahanta (2019) analyzed the present situation of women empowerment in India in their article entitled "Women empowerment in India". According to them, decision making power was the main indicator of women empowerment among women in rural and urban areas. The decision-making power was influenced by various factors like age, income, gender, occupation . Mobility was another factor which affected the women empowerment.

Bhatia & Singh (2019) examined the impact of micro finance in the empowerment of women living in urban slums of Ludhiana, Punjab state. They conducted an extensive survey on women having access to formal bank accounts. Their findings were presented in the article entitled "Empowering of women through financial inclusion: A study of Urban slum". According to the researchers, the women having high access to financial institutions were empowered in all respects.

Gaikwad (2019) studied about the need of women empowerment in their article entitled "Women empowerment status in India. Empowerment of women was essential to create self confidence and self esteem among them. The empowerment made women powerful in taking decisions in their family. They could gather information about various schemes and involve in the development process of the nation. Education of girl children and women would definitely lead to empowerment of women.

Rastogi & Sachin (2020) in their article entitled "The Role of micro finance in Women empowerment: A conceptual framework" explained the role of micro finance in empowering women. An interview was conducted among women to identify the impact of micro finance in their economic empowerment in India. The empowerment process was a cycle which consisted of access, consciousness, participation, control and welfare.

2.2 SELF HELP GROUP

Following are the national and international literature reviews regarding Self Help Groups

2.2.1 INTERNATIONAL LITERATURES

Nair (2005) consultant, World Bank, in his policy research working paper no 3516, conducted a study in South Asia regarding the private sector financing in the region. Their main findings was summarized that the primary form of SHGs was Accumulating Savings and Credit Associations functioning in several countries. The working of the ASCA was only collecting savings from the members and lending the money to the members according to their requirements.

Reddy & Manak (2005) examined the evolution of self-help group movement and micro finance activities in India. There was no clear-cut evidence for the exact date of evolution of SHGs in India. The available information showed that the concept of SHGs became popular after the intervention of NABARD and implementation of SGSY scheme by the Government of India.

Florescu (2009) conducted a study in relation to women's access to credit, income generation and adult education in their project report entitled "Women access to credit, income generation and adult education in Ethiopia-Evaluating the women's self-help group".(School of Public Health and Health Services, Department of Global Health, The George Washington University). The study revealed that the participation of women in income earning and savings activities gradually imp roved the quality of life of the members of SHGs.

Samah & Aref (2009) observed the involvement of people in the developmental process of a nation and presented their research findings in their article entitled "People's Participation in Community Development: A Case Study in a Planned Village Settlement in Malaysia". The people should co-operate with the government and its agencies to implement various development activities in the country.

Kast, Meier, & Pomeranz (2012) conducted research to examine the impact of SHG activities on savings of micro entrepreneurs in Chile. Their findings were published in their working papers entitled "Under-savers anonymous: Evidence on self-help groups

and peer pressure as a savings commitment Device." They conducted experimental research to identify the peer effect on savings and feedback message experiment to know the effectiveness of SHG activities.

Premaratne, Senanayahe, & Warnasuriya (2012) analyzed the role of micro finance in empowering women in Sri Lanka in their research article entitled "Empowerment of Women through Self Help Groups (SHGs): A Study of SHG Microfinance Project in Sri Lanka.". In this study, they pointed out that SHGs were formed in different parts of the country for both financial and non-financial objectives.

Soroushmeh et al (2012) investigated the effect of self-help group on the empowerment of rural women in Hamedan County, Iran. In Iran, self-help groups were formed mainly for financial activities and for granting loan facilities to needy persons without charging any interest. They followed strict rules and procedures in granting loans in order to ensure the quick repayment without any default.

Flynn (2013) critically examined the role of rural finance created through SHGs in Uganda and their impact on alleviating poverty and rural development in their research article entitled" A Case Study of Rural Finance Self-Help Groups in Uganda and Their Impact on Poverty Alleviation and Development". In Uganda, Self Help Groups were considered as loan groups which provided financial assistance to poor families. The main objective of their study was to know how Self-Help Groups were involved in the social development and poverty alleviation in the country.

Ndeji (2014) observed the participation of females in SHG activities in the Niger state of Nigeria. In this study they studied the extend of participation of women in the agricultural activities in Niger state. Volunteerism was the key area of empowerment among women. It accelerated development activities of the nation. They studied about three variables of empowerment – economic empowerment, social empowerment and psychological empowerment.

Makora (2014) explained the influence of Self-help group operations on the income generation activities in Kenya in their research project submitted to the University of Nairobi. The study was conducted at Michii Mikuru location, Tigania East Sub County, Meru County, Kenya. The study also aimed to describe various income generating activities of SHG members in that locality. According to Kenya's vision 2030 and

poverty Reduction strategy papers, quality of life of poor people could be increased by increasing the income of the poor people.

Aikaruwa, Sumari, & Maleko (2014) provided some insight on the social functionality of Self Help Groups in Tanzania in their research paper entitled "Social Functionality of Self Help Groups in Tanzania. According to them, SHGs were considered as useful organizations which provided both financial and non-financial services to people hailing from poor families. SHGs were considered as a financial institution, as an investment centre, as a social problem-solving centre, as a decision-making centre

Anyiro et al (2014) analysed the participation of women in SHGs in Nigeria and presented their findings in their research article entitled "Determinants of women's participation in self-help group led micro-financing of farms in Isuikwuato local government area of Abia state, Nigeria. The study were conducted in the Abia state where the production of agricultural produce were really high compared to any other state in the country.

Qayyum & Khan (2017) described the structure of SHGs in Pakistan in their research article entitled "Practice of self-help group in Pakistan: A traditional saving instrument". The main objective of the study was to identify the role of SHGs in creating thrift among poor women in Pakistan. It was found that the SHG were providing funds to its members during emergency period.

Akter et al (2018) tried to study about the empowerment of women through the entrepreneurial activities of SHGs in the context of Bangladesh. .In this study they found that SHGs were able to create a sense of self respect, self confidence and independence among the women. Through the active involvement in SHG activities, people were attaining self confidence and self respect.

Hossain M (2018) assessed the impact of SHGs in the socio-economic development of rural women living in Khulna district, Bangladesh. Large number of people in Bangladesh were working in un organized sector with low productivity. They were getting low wages for their work. Even children were also doing manual work on a large-scale basis due to poverty.

Tom & Munemo (2019) in their research paper entitled "Social organization, Agency and Self help: Opportunities, challenges and prospectus for community development in Zimbawe" argued that the presence of SHGs was essential in the rural development of Zimbabwe. The study was conducted in Madziwa rural in Shamva district. The poor people in rural sector considered SHGs as a part of their livelihood. Government schemes were not reaching to ultimate beneficiaries. Government had failed to address the un employment and rural development problems.

Dah, Sigue, & Zalle (2020) studied about the contribution of self help groups in the socio-economic development of women community in Burkina Faso. They presented their research findings in their article entitled "Self- help Groups and Women's Empowerment: Evidence from Gaoua in Burkina Faso" published in the year 2020.. According to their research findings, SHGs provided a source of additional income to the poor women in the urban areas. Most of the rural women were engaging in agricultural activities and during off season they were un employed.

2.2.2 NATIONAL LITERATURES

Kabeer & Noponen (2005) presented a report on the topic "Social and economic impacts of PRADAN's Self Help Group Microfinance and Livelihoods Promotion Program Analysis from Jharkhand, India", a backward state in India. The report was submitted as a part of action research conducted by the authors to enhance the effectiveness of micro finance on poverty reduction. PRADAN's SHGs were the official micro finance initiative of Jharkhand state in India.

Kumar (2010) conducted a study on the working of SHGs and their effect on the socio-economic activities of the rural women in the Hoshiarpur District of Punjab. The micro finance was the common thread which linked and encouraged rural women to join in SHGs. Financial institutions working in the area were granting loan facilities to the SHG members.

Sonawane & Ashalata (2011) in their research study entitled "Economic empowerment of women in Maharashtra through self-help groups -A case study of Nasik District"revealed that majority of members enrolled in SHGs were young women from backward communities. The education level of the SHG members were not promising because large number of members were un educated. Another major finding

of the study was majority of the registered members had no ownership in land and their main source of income was from agricultural labour.

Das (2011) suggested that there should be significant improvement in the condition of tribal women living in Karbi Anglong District of Assam. The main purpose of their study was to identify various problems and limitations faced by tribal people in the above region. The study also aimed at providing suggestions to the policy makers with regard to framing policies or schemes to include poor tribal women in the region for the developmental activities of the state.

Sundaram (2012) examined the impact of Self-Help Groups in the socio-economic development of India. Un employment, low economic growth and poverty were the major problems that people of India face both in rural and urban areas. In order to tackle the economic backwardness of the people, SHGs must be organized throughout the country and encourage poor people to become members of these self-Help groups.

Kondal (2014) described the impact of SHGs on women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh. They conducted a study in that area by collecting response from the females who were actively involving in the SHG activities. The study revealed that the majority of the members were illiterate and belonged to the age group twenty to forty. Old aged women were not actively participating in the SHG activities. Another finding of the study was that most of the SHG members were employed in agricultural sector. In their analysis, they found that the income of all the members had improved significantly after they joined in their SHGs.

Choudhary (2015) described the role of Self Help Groups in the women empowerment among the women entrepreneurs in the rural areas of Rajasthan. They conducted a case study of the SAKHI programme of Hindustan Zinc in Rajasthan. The Hindustan Zinc was promoting women self-help groups to provide livelihood to the poor rural women. The study focused on the socio-economic progress of rural women community as a part of SHG activities.

Khurshid (2015), analyzed the role of self-help group in the empowerment of women in Kashmir in their study entitled “Women and self-help group in Kashmir”. Self Help Groups were organized for the wellbeing of women and children through various

community intervention programmes. The SHGs promoted savings among poor women and encouraged them to participate in developmental activities.

Das R. (2015) studied about the efforts taken by SHGs to empower women in the Purba Medinipur, West Bengal and presented their findings in their article entitled "Emergence and activities of Self Help Groups (SHG)-A great effort and implementation for Women's empowerment as well as Rural development- A study on Khejuri CD block in Purba Medinipur, West Bengal". The study aimedat finding out the level of empowerment attained by women in this area through the efforts of SHGs.

Vinodhini & Vaijayanthi (2016) focused their study on the economic and social empowerment of females participating in various Self Help Organisations in the country. SHPI(Self-help promoting institutions) were playing an important role in promoting SGHs in the country. SHGs extended help to poor women in the rural areas by providing them income and employment. The social and economic empowerment of the poor women could be enhanced through the involvement in SHG activities

Kaur & Sachan (2016) in their research article entitled "Evaluation of Major Problems Faced by the Members of Self Help Groups: A Study of Punjab" reported that the manufacturing of products and its marketing were the main problems faced by the SHG members. Some members had family problems, that is why they could not actively participate in the activities of SHGs. At present, the network of SHGs were considered as the largest micro finance institution providing financial assistance during emergency period.

Geetha & Babu (2016) examined the condition of women empowerment in India and suggested some measures to improve the present condition of Self Help Group working in rural areas. According to them, there was no doubt that Self Help Groups were playing an important role in the empowerment of women who had little access to formal banking system. Initially, these SHGs were organized as informal micro credit institutions but now they were doing much more than these micro credit activities.

Panigrahi (2017) examined the role of Self-help groups in reducing the level of poverty in Western Odisha. The main purpose of their study was to analyse the effect of micro finance on alleviating poverty among rural people in the western parts of Odisha. It also provided light on the socio-economic characteristics of the rural women

participating in self-help group activities. They considered two periods for their study, that is, before joining in SHGs and after joining in SHGs. The study revealed that there was a correlation between the poverty reduction and use of micro finance among rural people.

Richa (2018) focused their study on micro finance activities of SHGs by comparing women SHGs and male SHGs in Meerut district. Their study revealed that the saving habit of females was higher than male SHG members. Females were saving regularly by creating a common fund which would be utilized for granting micro loans. But in case of male SHGs, due to irregular savings, they faced the problem of shortage of finance.

Pavithra (2019) studied about the sustainability of Self Help Group in the district of Kanheepuram, Tamil Nadu - An empirical evidence on their problems and prospects". In this study, the researcher tried to explain the demographic characteristics of the respondents with the help of descriptive statistics. It was found that most of the respondents belonged to the age group thirty to forty. The majority of the respondents had basic educational qualification. People were motivated to join in SHGs with the aim of improving their present income.

2.3 KUDUMBASHREE

Following are the important literature reviews regarding Kudumbashree Mission.

McFarland (2004) linked the micro credit activities of women in Kerala with the self-help group activities. In Kerala, during 2004, there were three types of SHGs functioning- under the control of the Church, under the control of some NGOs and under the control of local self-governments. All these SHGs were purely engaging in micro credit activities. The SHG form of organisation was introduced first time in Alappuzha district. It was materialized with the help of UNICEF to reduce poverty level among poor women.

Nidheesh (2009) examined the effect of Kudumbashree on people of Kerala and assessed the degree of change in the attitude of people regarding gender equality. There was three tier administrative system in Kudumbashree mission. NHGs are at the base level, ADS at the ward level and CDS at the panchayath level were functioning under this mission. The district mission was responsible to co-ordinate the activities of CDS

set up in each panchayath. The major finding of their study was that women were able to attain skill and knowledge as a part of their continuous involvement in the SHGs.

Oommen (2008) in their working paper no 17 entitled "Micro finance and Poverty Alleviation: The case of Kerala's Kudumbashree" examined the role of Kudumbashree in wiping out poverty from the society. It was found that poverty reduction in rural areas were in the fast track and no formal evidence was required to establish the argument of fast poverty reduction. There was a sudden growth in the employment opportunities in rural areas.

Kalyan & Seena (2012) revealed that economic empowerment was the corner stoneupon which all other empowerment variables were placed. Women empowerment drive towards the improvement in quality of life of the women engaging in SHG activities. In their study they found that the self-confidence of majority of women improved due to the involvement in SHGs. Their capacity to take up challenges and responsibilities were highly improved as a part of their active involvement in Kudumbashree SHG activities.

John , Sathiq & Sheeja (2021) assessed the role of Kudumbashree mission in raising the standard of living of women in Kerala. The Mission was trying to include more women under the purview of NHGs. There was a positive correlation between the skill obtained by the members of Kudumbashree and their involvement in SHGs. The analysis of the data showed that the standard of living of members of Kudumbashree improved significantly due to the involvement in SHG activities.

Shihabudheen (2012) assessed the role of micro enterprises in empowering women in Ernakulam district. The aim of their study was to evaluate the role of Kudumbashree in promoting micro enterprises among women SHGs and analyse their impact on women empowerment. It was evident from their study that through micro entrepreneurial activities, women community were getting freedom of choice and they could take their own decisions. It also helped in promoting micro savings among poor rural women.

Venugopalan (2014) examined the women empowerment status of rural women after they joined Kudumbashree SHGs. The researcher studied about various skills attained by the members of Kudumbashree SHGs in the Kozhikode district of Kerala. The major finding of the study was that many of the SHG members were earning low income from

their daily work and found it difficult to meet the day to day needs of their life. As far as the level of education was concerned, majority of the SHG members had only high school education and they lacked professional and higher qualification. Their confidence level had improved significantly due to the active involvement in Kudumbashree mission activities.

Sreedharan. (2006) observed the working of micro enterprises of Self-Help Groups promoted by Kudumbashree mission in order to evaluate the socio-economic condition of women engaged in micro entrepreneurial activities. The major finding of their study iwa that, there was a rapid growth in the number of SHGs since 2002 as compared to initial period. The thrift and savings activities had shown a remarkable increase after 2002. The number of micro enterprises had also shown an increasing trend during that period. All categories of women were joining in Kudumbashree. Among the members, young women were interested in innovative and new type of enterprises while old aged women concentrated on traditional and indigenous type of enterprises

Prasanakumar (2013) studied about the micro financial activities of KudumbashreeSHGs in Kerala. According to his study, majority of members in SHG were hailing from back ward and minority religions. In certain districts, the members from the minority families surpassed the other category of people. It was evident that the popularity of the project was increasing among the weaker and minority sections. The micro entrepreneurial activities provided employment opportunities to large number of SHG members, which helped them to bring income to their family.

Francina (2017) examined the role of Kudumbashree in empowering ADS chairpersons in Ernakulam district. In their study they found that young women members in SHGs were acting as chairpersons of the ADS of Kudumbashree. They took up the responsibility of monitoring the activities of SHGs in a ward or council. They were getting proper training imparted by the Kudumbashree mission to enhance their leadership qualities. As a result, these chairpersons were highly empowered in different aspects of their life. The support extended by the family members was also an important determinant of their empowerment.

2.4 INTERVIEW WITH FOREIGN NATIONALS

Interview were conducted with five foreign nationals who visited India for various purposes. Five female foreign citizens from different countries have expressed their view points regarding the situation of women empowerment in their respective countries. Kareena Vivienne Burry form London, Sina Meixner from Germany, Susan Hachey from Canada, Tilde Andrea Lewin from Sweedon and Chistine Borgwardt from Germany are the interviewees . On the basis of the interview , it was realized that gender discrimination was a worldwide issue. Gender discrimination exist even in highly developed countries , where an informal glass ceiling was created to discriminate men and women, especially in work their place. Women community were facing lot of problems in their profession and in their family. In employment sector, gender discrimination was visible in pay structure and promotion policies. Their right to become mother and family responsibilities were not considered by their employers. There were a number of legislations to promote equal opportunities but all these legislations were not executed in its right sense.

3. ORIGIN OF THE RESEARCH PROBLEM

Women constitute 48.26 percentage of the population of India (Census 2011) but their participation in socio-economic field is minimal in comparison with male population.Female work participation rate is only 27 which is lower than many of the Asian countries. Females in large number are engaged in agricultural and allied sectors. According to the Global Gender Gap Report March, 2021, of World Economic Forum, India rank 140th among 156 countries around the world in Gender disparities while our neighbouring country Bangladesh ranks 65 th in minimizing gender gap. The Micro finance under the inspiring guidance of Dr Muhammed Yunus ,the Nobel laureate, has exerted appreciable influence on women of Bangladesh.This may be the reason for the incredible achievement of that land. . The report of UN Business forum published in 2018 shows that the GDP contribution of Indian women is only 17 percentage as compared to global average of 37 percentage . In India , women form 40 percentage of agricultural labour and own solely 9 percentage of land holdings . The participation of female work force in the un organized sector is 70.8 percentage in India (Census data 2011). World Bank has placed India in 120 th position among the 130 countries

under female labour force participation category. Most of the adult female population are working in unorganized sector where there is neither any provision for labour welfare facilities nor any law for labour protection. Women and children, despite being worst victims of poverty , try their level best to mitigate the gravity of poverty affecting their family. . The World Bank estimates that if 50 percentage of the women participate in the workforce in India, it can achieve an annual growth rate of 9 percentage in future . According to the Statistical profile on Women Labour report 2012-2013 of Labour Bureau, Ministry of Labour and Employment , Government of India, the change of percentage of FWPR in India between 1991 and 2001 shows an increasing trend of 3.4 percentage while in Kerala , FWPR is declined by 0.60 percentage during the same period.

With the functioning of Kudumbashree Mission in full swing after 2000, the FWPR in India shows a negative growth of -0.13 percentage whereas in Kerala it shows a positive trend of 2.90 percentage. Such a situation may be imputed to the influence of SHG units formed by Kudumbashree mission in Kerala. According to the Census data of 2011, the district of Kasargod ranks 5 th in the FWPR in main work as compared to other districts in Kerala. Among the northern districts, it is the second highest percentage of FWPR in main work next to Waynad. The rate of NHGs to Female population above the age of 20 is 2.47 in case of Kasargod district which is the third highest among northern districts in Kerala. Kudumbashree is the nodal agency for promoting NHGs among women community in the state. The .Kudumbashree was started in the year 1998 following the recommendations of the Task force appointed by Government of Kerala with an objective of keeping 10 percentage of the plan fund for the women empowerment programmes.. The NHGs (Known as SHGs) are the basic units of the Kudumbashree helping in the socio-economic empowerment of women community in the state. Both central and state governments are framing many policies and programmes for the improvement of weaker sections of the society. Thus to examine the extent to which the policies and programmes of Kudumbasree are beneficial to the women community, an analytical study is helpful. If the kudumbasree mission achieves the desired results as envisaged by the Government of Kerala in its white paper, the optimal and sub optimality level of SHG can be examined as a sample in the district of Kasargod.

4. SIGNIFICANCE OF THE STUDY

- . The study will be helpful in identifying various factors which affect economic, social, political, educational, psychological and legal empowerment of women SHG members in Kasargod district .
- The study will illuminate the role of Kudumbashree mission in empowering women community in Kasargod district.
- The study will be useful in examining the pros and cons of various programmes and schemes of Kudumbashree mission to empower women in the district.
- The study will enable one to assess the involvement of SHG members in various socio - economic activities and make it possible to give a suggestion to enhance or reduce the existing SHG units.
- The study will be worthwhile to analyze spending and thrift habit of the SHG members
- The study will make it feasible for us to probe the impact of the participation of SHG members in the various activities of local self government by framing policies suitable for the women empowerment. It may provide an insight into the measures to be adopted for the promotion of involvement of women in the planning and implementation process of different programmes and projects in their locality.

5. OBJECTIVES OF THE STUDY

The study is conducted with the following major objectives

- To identify various factors affecting the empowerment of women affiliated to Kudumbashree promoted SHGs in Kasargod district.
- To analyze the role of Kudumbashree district mission in the socio, economic, political, legal, educational and psychological empowerment of women community in the district of Kasargod.
- To assess the impact of various empowerment programmes and activities undertaken by Kudumbashree District mission to empower SHG members in the district.

6. SCOPE OF THE STUDY

Scopes of the present study are enumerated below:-

- The study primarily focuses on the SHG activities of Kudumbashree mission in the district of Kasargod and have an ample scope to extend the study to other districts for meaningful comparison and policy suggestions at the macro level.
- There is a scope for conducting study among other SHGs beyond kudumbasree mission for incorporating the positive aspects and delimiting the negative elements.
- There is an opportunity of intra regional and inter regional comparison between SHGs by recognizing active and non active SHGs.
- .The study will be useful to bring certain improvements in the existing programme if the programmes are at sub optimal level or make alternative programmes if it is at optimal level.
- The study also opens up scope for the comparison of women SHGs with SHGs formed by males in the state .
- It gives rise to possibilities to start new SHGs of professionals with varied objectives.
- The Local self government can implement women oriented programmes in their jurisdiction .
- The study will help the government to formulate women empowerment programmes other than SHG type activities.
- It creates sufficient opportunities for setting up of some special agencies and institutions for the promotion of SHGs.

7. OPERATIONAL DEFINITION

8.1 Women Empowerment

Women empowerment means , women exercise their power in their social, economic, political, educational, legal and psychological aspects. The term also explain the control of various resources such as physical,human,intellectual resources. The resource utilization is always related with power. The individual or group having

proper control over the resource can use or allocate according to the demand of the society. The extend of power is determined on the basis of the number of resources that an individual or group can control.

8.2 Self Help Group

. A Self Help Group is a voluntary organization of women having similar mentalities belongs to same locality to participate in various socio , economic and educational programmes of Government or its agencies. The group is homogenous in nature and based on the principle of equality and democracy. This group is primarily responsible for the empowerment of women through various community development programmes. SHGs will meet regularly and discuss various social and political issues and they also engage in some useful productive activities. They create thrift and make a link with banks and financial instituitions. They meet either weekly o monthly and discuss their family matters also and become a corrective measure in solving various family problems of the members..

8.3 Kudumbashree

Kudumbashree mission is a poverty eradication programme of Government of Kerala started as a part of National Rural Laivelihood Mission. It organize its activities through Neighbour Hood Groups of women initiated in different parts of the state. It is the nodal agency of the women empowerment programmes in the state.

8. VARIABLES OF THE STUDY

The variables used in the study are classified into two categories –Independent and Dependent variable.

9.1 Independent variables: -Age, Religion, Educational Qualification, Income,Marital status,social category, occupation, residential status, Language and SHG activities.

9.2 Dependent variables : - Economic empowerment, political empowerment, Social empowerment, Educational empowerment, psychological empowerment, legal empowerment, decision making power, freedom of mobility, general awareness

status, level of income, self confidence, collective bargaining, leadership qualities and involvement in social activities.

9. HYPOTHESIS OF THE STUDY

Following are the assumptions of the present study :-

- **H_0**- Kudumbashree self-help group has no significant effect on women empowerment in Kasaragod district

- **H_0**– There is no significant effect of Kudumbashree programmes and activities on the decision making power of SHG members.

- **H_0**- There is no significant effect of Kudumbashree programmes and activities on the freedom of mobility of SHG members.

- **H_0**-: There is no significant effect of Kudumbashree programmes and activities on the general awareness status of SHG members.

- **H_0**: There is no significant effect of Kudumbashree programmes and activities on the level of income of SHG members

- **H_0:** There is no significant effect of Kudumbashree programmes and activities on the self-confidence of SHG members.

- **H_0 :** There is no significant effect of Kudumbashree programmes and activities on the Collective bargaining ability of SHG members.

- **H_0 :** There is no significant effect of Kudumbashree programmes and activities on the leadership qualities of SHG members.

- **H_0 :** There is no significant effect of Kudumbashree programmes and activities on the involvement of SHG members in social activities.

10. METHODOLOGY AND SOURCE OF DATA

Methodology contains the methods adopted for collection and analysis of the data. Following are the methodology accepted in this research study.

10.1 AREA OF THE STUDY

The FWPR of main workers in Kasargod district is 26.3 Percentage which is second highest Percentage among the northern districts of Kerala. The Percentage of SHGs to Total Female population rate is 2.47 Percentage which is the third highest among the districts of Malabar region. This specialty of the Kasargod district encouraged to select the district as a sample area. The industrial, infrastructural and educational backwardness of the district are one of the cause of selecting this district as an area of study

10.2 RESEARCH POPULATION

The data are mainly collected from the members of Kudumbashree self help Groups in the district of Kasargod. During the financial year 2019-2020 there are 174838 members took membership in Kudumbashree promoted SHGs in the district. There are 11,111 SHG units are actively functioning in the district.

10.3 SAMPLE SIZE

Cochran method is used for selection of the sample size. .Cochran's formula is used when there is a large population. For the study the number of sample to be collected from the population is 384.

10.4 SAMPLING UNIT

Women members of Self Help Groups in different areas of the district are sampling unit. Non SHG members from the same area also considered for comparison purpose only. The total 384 samples are collected from different strata. For sample collection, the entire population is divided into three major strata- Midland, Coastal area and Hill area. Out of the total SHGs 47.69 Percentage are formed in Midland, 36.75 Percentage organized in Coastal area and only 15.55 Percentage are working in hilly areas.

Therefore the samples are collected from different strata are 183 from Midland, 141 from Coastal area and 60 from Hilly areas.

10.5 DATA COLLECTION AND ANALYSIS

The study is mainly based on primary data to be collected from the members of SHGs . Pre-tested questionnaires are used to gather data from respondents. For the purpose of the analysis data from both primary and secondary sources have been collected.

A pilot study was conducted to test the reliability of the questionnaire. Cronebach's Alpha test was conducted to probe the internal consistency of the questions and questions are modified according to the criteria fixed by the Cronebach's Alfa index. The Cronbach's Alpha index with more than 0.7 is considered as acceptable range.

10..6 PRIMARY DATA

Pre tested Questionnaires are supplied to the respondents and collected data from them. The researcher randomly selected 384 SHG members from the three strata created for the study. . Questionnaire is framed in such a way as to get a detailed report about their personal profile and family profile. Some questions are set to know about the working of their SHGs and support measures from the part of Kudumbashree mission. Questions are arranged in different sections such as profile of the respondents, working of SHGs and impact of SHGs.

10.7 SECONDARY DATA

Secondary data rae those data, which are already been collected, tabulated and presented in some form by someone else for other purpose. These data are already available . Various statistical reports of different agencies are used for the study. The annual data entry report of Kudumbashree mission regarding enrollment, micro finance, micro enterprises are used for analysis and interpretation of the data. Report of Kudumbashree state mission, Census report of 2011 are also became a part of the study. The information from various websites such as UN women, websites of different state governments in India, website of Ksargod district administration, websites of different nations are also used for the study. RBI annual reports used as a reference to know

about the poverty situation in rural and urban areas in our country. The published reports of journals and newspapers are also considered in this study .

10.8 TOOLS FOR ANALYSIS

Data are analysed with the help of various statistical tools. Descriptive statistical techniques such as mean, median, mode,standard deviation, skewness, kurtosis etc are applied in the analysis and interpretation of the data. Various inferential statistical methods such as Regression analysis, ANOVA,one sample t-test and Binary logistic regression model are administered for testing hypothesis.In this study. Post-hoc test is also conducted to get more clarity about the nature of data in some cases. For that purpose Duncan test, Durbin –Watson test are applied to test the variance among different categories. SPSS are used in this study for data analysis.

10.9 SCALING TECHNIQUES

Scaling techniques are widely used in this study. Nominal scaling techniques are used to create category of respondents in different groups. Ordinal scaling techniques are applied to rank the response of the respondents. In certain cases interval scales are also used to create class interval of the reponse. In the study Likert's five point scale is used to measure the response of the respondents.

11. LIMITATIONS OF THE STUDY

Following are the limitations of this study :-

- The study concentrates on the women empowerment programmes of Kudumbashree district mission. For the purpose of analysis , the functioning of other SHGs is not considered. The respondents are taken from the SHGs affiliated to Kudumbashree mission.
- Language is another problem while collecting data from different parts of the district, especially from the respondents of northern most parts of the district, where Kannada , Tulu, Hindi are languages used by local people. It create some problem in communication while conducting field survey.
- The study attempts to establish a relationship between the SHG activities and women empowerment through the efforts of Kudumbashree mission. . It

does not consider various schemes of central and state government for upliftment of women , other than Kudumbashree mission,

The study lays much emphasis on SHG activities of the members. At the same time it does not consider their activities in individual capacities The thrift and loan are considered on the basis of their transaction with SHGs and not in their individual capacity.

12. PERIOD OF THE STUDY

The period of the study is September 2020 to Febraury 2021. The data are collected during this period.

13. CHAPTERISATION

Chapters of the study are organized as follows:-

CHAPTER I --- INTRODUCTION

This chapter embodies a detailed plan of study comprising design and methodology of research. This chapter encompasses the objective, scope, importance , methodology and limitation of the research study.

CHAPTER II ---- REVIEW OF LITERATURE

This chapter contain various literatures having a direct relevance to the topic The literature review is classified into three categories - international, national and interview with women hailing from foreign countries.

CHAPTER III----- WOMEN EMPOWERMENT, SELF HELP GROUP AND KUDUMBASHREE

This chapter consists of the conceptual framework of the topic.TThe activities of Kudumbashree Mission and the commentable role of SHGs during the outbreak of Covid 19 pandamic also constitute an integral part of this chapter. on the conceptual framework of the topic. The scenario in this regard in the world and present Indian condition is treated in detail in this chapter.

CHAPTER IV----- DATA ANALYSIS AND INTERPRETATION

This chapter deals with a detailed analysis of various data collected from the respondents with Descriptive statistics tools . Analysis of Kudumbashree activities and of the personal and family profile of SHG members is included in this chapter.. Figures are extensively used in this chapter. It is composed of data analysis and its interpretation by utilizing diverse statiatical tools.

CHAPTER V------ RESULTS AND DISCUSSION

This chapter is made up of a hypothetical testing of the data culled from the respondents. Various Inferential statistical tools like t-test, ANOVA, , Regression analysis and Binary logistic Regression are applied to test the veracity and merit of the data used for the study

CHAPTER VI ------ FINDINGS , SUGGESTIONS AND CONCLUSION

This chapter focuses on various findings of the study and suggestions to improve the working of the Kudumbashree programme in the district..An epitome of the study is appended at the end of the chapter. Suggestion for prospective studies also form a part of this chapter.

14. DATA ANALYSIS AND DISCUSSION

Data collected from the primary source are analysed as foolws:-

14.1 PROFILE OF THE SAMPLE

The demographic characteristics of the respondents have been analysed with the help of their personal and family profiles. Personal profile demonstrates information regarding the individual and family features of the respondents.

14.1.1 PERSONAL PROFILE

A detailed analysis of the personal profile of the respondents is conducted to study their individual characteristics such as age , religion, social category, education,marital status and occupation. The data are categorized into different sections which make the analysis more convenient and fruitful.Age is classified into seven, religion into three, social status into four, educational standard into six, marital status into three and occupational level into seven categories..

Table 1

Distribution of sample by their personal profile

Characteristics		Member	
		N	Percentage
Age	Below 35	30	7.81
	35-39	54	14.06
	40-44	115	29.95
	45-49	73	19.01
	50-54	61	15.89
	55-59	39	10.16
	60 and above	12	3.13
Religion	Hindu	253	65.89
	Muslim	73	19.01
	Christian	58	15.10
Social Category	SC	8	2.08
	ST	48	12.50
	OBC	257	66.93
	General	71	18.49
Education	LP	31	8.07
	UP	43	11.20
	HS	201	52.34
	Degree	74	19.27
	Diploma	18	4.69
	HSS	17	4.43
Marital Status	Married	328	85.42
	Unmarried	35	9.11
	Divorced/Separated	21	5.47
Occupation	Self-Employment	147	38.28
	Private Job	33	8.59
	Project Worker	17	4.43
	MNREG Worker	128	33.33
	Scheme Worker	6	1.56
	Panchayath Member	4	1.04
	Unemployed	49	12.76

Source : Survey data

From the above data it is obvious that large number of SHG members are enrolled from the age group of 40 to 44 and mebers from the Hindu religion dominating in membership. While considering their social category members from OBC category are more in number than members from other categories. In case of categorical analysis of education, it is seen that majority of the members completed their High school education. Married women are greater in number than members from other marital, status and majority of the SHG members are engaged in Self-employment.

14.1.2 FAMILY PROFILE

It is necessary to study about the family profile of each and every respondents to understand their family background . The data relating to family profile are collected to know more about their income distribution pattern, size of the family, the nature of their residential area,mother tongue, their ration card and poverty level, residential types and the job of their guardian.

Table 2

Distribution of sample by the family profile of SHG members

Characteristics		Member	
		N	Percentage
Monthly Income	No Revenue	57	14.84
	Up to 1000	126	32.81
	1001-3000	42	10.94
	3001-5000	81	21.09
	5001-7000	43	11.20
	7001-9000	8	2.08
	Above 9000	27	7.03
No. of family members	2	40	10.42
	3	63	16.41
	4	122	31.77
	5	106	27.60
	More than 5	53	13.80
Nature of area	Midland	183	47.69
	Hill Area	60	15.55
	Coastal area	141	36.75
Mother Tongue	Malayalam	320	83.33
	Kananada	31	8.07
	Thulu	33	8.59
Whether belongs to APL/BPL	Red	110	28.65
	Yellow	88	22.92
	White	79	20.57
	Blue	107	27.86
Type of Residence	Owned	309	80.47
	Rented	25	6.51
	Joint family	50	13.02
Husband's/Father's job	Govt Job	17	4.43
	Semi Govt	23	5.99
	Pvt Firm	76	19.79
	Self-Employment	268	69.79
Total		384	100.00

Source : Survey data

A detailed analysis of the family profile of the SHG members reveals the following results.

- The income of majority of the members is less than Rs 1000
- Nuclear family system is prominent among the SHG members.
- SHG members from midland is more in number than members from coastal and hilly areas.
- Though different languages are popular among different parts of the district, Malayalam is prominent from among other languages.
- More than half of the SHG members belongs to BPL families.
- Majority of the members are residing in their own houses and only 6.51 percentage of members are residing in rented houses.
- Self-employment is the major area where the husbands or fathers' of the members are engaged.

14.1.3 SHG PROFILE OF MEMBERS

SHGs are the basic unit of Kudumbashree Mission. It is primarily organised for the economic benefit of its members. But , now SHGs are engaged in varied activities including social services in their locality. Kudumbashree mission promote thrift, micro finance and micro enterprises among the SHG members . In addition to its core activities, SHGs are also participating in the gender justice and gender development programmes in the state. Following are the analysis of SHG related data of the members:-

Table 3

Distribution of sample by the Year of joining in SHGs

Year of joining in SHGs	N	Percentage
2000-2005	125	32.55
2006-2010	170	44.27
2011-2015	61	15.89
2016-2020	28	7.29
Total	384	100.00

Source : Survey data

Kudumbashree mission formally started their operation in 1998 and gave membership to women SHGs .During the period of 2006 to 2010 maximum number of women members are joined in SHGs.They represent 44.27percentage of the total SHG members enrolled. It is seen that 32.55percentage of the total SHG respondents are enrolled in Kudumbashree during the period of 2000 to 2005.From 2011 to 2015, it is visible that 15.89percentage of the SHG members are joined in Kudumbashree. Only 7.29percentage of the members are joined in their SHGs during the period 2016 to 2020. Large number of members are joined during the initial period of Kudumbashree activities as compared to other periods. Recent enrolment in Kudumbashree SHGs are comparatively low as compared to initial period because of several reasons.

Table 4

Distribution of sample by the Reasons for joining in SHG

Reasons for joining in SHGs	N	Percentage
Benefits	47	9.18
Collectiveness	58	11.33
Different from other SHGS	7	1.37
Ecomical benefit	13	2.54
Empowerment	20	3.91
Enterprises	75	14.65
Financial	7	1.37
From kitchen to public place	18	3.52
Helpful in Need	18	3.52
Micro savings	79	15.43
Self motivation	42	8.20
TOTAL	384	100.00

Source : Survey data

There are various reasons for joining in Kudumashree SHGs. Majority of the members , that is 15.43 percentage,have an opinion that they are motivated to join the programme due to the opportunities of micro savings. Micro entrepreneurial activities are the source of motivation of 14.65 percentage of SHG members and collectiveness of the members is the inspiration of 11.33 percentage of members to join in their SHGs. Benefits of Government are attracted to 9.18 percentage of the members to join in their SHG. The factors such as helpful during crisis period (3.52 percentage),

,different from other SHGs (1.37 percentage) ,economical benefit with (2.54Percentage), empowerment reasons (3.91 percentage) ,financial benefit expected from SHG (1.37 percentage), the concept of from kitchen to public places (3.52 percentage) are the other reasons to join in their respective SHGs. Therefore, it is observed that large numbers of SHG members are joining in Kudumbashree SHG system for the purpose of micro saving .

Table 5

Distribution of sample by the No of BPL members in SHGs

No of BPL members in SHGs	N	Percentage
5 -10	158	41.15
11-15	128	33.33
16-20	98	25.52
Total	384	100.00

Source : Survey data

The Kudumbashree organisation is set up with an objective of eradicating absolute poverty from the state through various women empowerment programmes It is targeting BPL families by encouraging them to become the members of this mass programme. The Table 5 shows that in 41.15 percentage of SHGs the members from the BPL families are only less than 10 and in 25.52 percentage, the BPL family members are in between 16 to 20. In the rest of the SHGs 11 to 15 members are joined from BPL families. It is evident from the table that in majority of Kudumbashree SHGs, the number of members from the BPL families are very less as compared to APL members. Therefore , in order to reduce absolute poverty , more females from BPL families are to be encouraged to participate in the SHG activities

Table 6

Distribution of sample by the Total thrift amountof members in their SHGs

Thrift per member in SHGs	N	Percentage
Up to 5000	55	14.32
5001-10000	132	34.38
10001-20000	86	22.40
20001-30000	84	21.88
Above 30000	27	7.03
Total	384	100.00

Source : Survey data

Thrift creation is a core activities of Kudumbashree promoted SHGs . The Table 6 shows that in 34.38 percentage of the SHGs, the total thrift created per member is Rs 5001 to 10,000 and in 22.40 percentage of the SHGs it is Rs 10,001 to 20,000. In case of 21.88 percentage of the SHGs , the total thrift created per member is Rs 20,001 to 30,000. It is clear from the table that in case of 14.32 percentage of the SHGs , the thrift created by each member is only less than Rs 5000 while in 7.03percentage of the SHGs , the thrift creation by each member is more than Rs 30,000. The thrift shows the financial strength of their SHGs and can be utilised creatively to increase their financial base.

Table 7

Distribution of sample by the Total amount of outstanding loan in SHGs

Amount of out standing internal loan of SHG members	N	Percentage
Up to 10000	43	11.20
10001-15000	119	30.99
15001-20000	73	19.01
20001-30000	85	22.14
Above 30000	64	16.67
Total	384	100.00

Source : Survey data

Micro credit is another thrust area of SHGs affiliated to Kudumbashree mission. The SHGs create micro credit out of their thrift and other financial aid from the

government and Kudumbashree mission. A member can avail micro loans up to a maximum limit fixed by the SHGs. It is obvious from the Table 7 that, in 30.99 percentage of theSHGs, the outstanding micro loans per member is Rs 10,000 to 15,000 and it is Rs 20,001 to 30,000 in case of 22.14 percentage of the SHGs. The micro credit facility outstandingof Rs 15001 to 20,000 are showing in case of 19.01 percentage of the SHG members. In 16.67 percentage, members availed the micro loan facilities more than Rs 30,000 per member. The micro credit uptoRs 10,000 per member is granted in 11.20 percentage of the SHGs. From the table, it is clear that, majority of the SHGs are granting micro credit facility to their members to the tune Rs 10,000 to 15,000. That means on an average , in a SHG consisting of 20 members , the total outstanding loan will be Rs 3,00,000 . They usually charge a concessional interest rate on these micro credit facilities. That amount collected by way of interest on micro credit is an income to the SHGs.

Table 8

Distribution of sample by the Source of loan taken by the respondents

Source of loan	N	Percentage
Commercial Banks	36	9.38
Co-Operative Banks	105	27.34
Kudumbahree SHG	221	57.55
Pvt Parties	22	5.73
Total	384	100.00

Source : Survey data

Out of the respondents who made use of loan facilities, 57.55percentage are benefitted from the loan facility of Kudumbashree SHGs and 27.34percentage availed loan facility from co-operative banks and only 9.38percentage of the respondents depended up on commercial banks for loan assistance. The 5.73percentage rely up on private parties to get financial aid. From the Table 8, it is obvious that about half of the SHG members are trust up on their SHGs for financial assistance during emergencies. . Therefore, SHGs have a great influence in extending loan facility among women community in the district of Kasargod.

Table 9

Distribution of the sample by the Interest rate of the loan

Interest rate of loan	N	Percentage
4Percentage	44	11.52
7Percentage	106	27.47
Above 7Percentage	234	61.01
Total	384	100.00

Source : Survey data

Usually loans to SHG members are provided at concessional or subsidised rates. The interest rate is generally range from four percentage to twelve percentage per annuam. Government and NABARD are granting subsidies to SHG members on their borrowings. Interest subvention schemes are also available to SHG members. The Table 9 shows that out of the total respondents , 27.47percentage availed loan amount at an interest of 7percentage and interest rate is more than 7percentage in case of 61.01percentage of respondents. .The loan facility with an interest rate of 4percentage availed by 11.52percentage of respondents. It is seen from the Table 4.28 that large number of respondents borrowed loan amount at an interest rate of 7percentage and above.

Table 10

Distribution of sample by the Purpose for which amount of loan utilised

Purpose for which utilized loan amount	N	Percentage
House Hold Purposes	134	34.95
Home Construction	28	7.27
Education of Children	48	12.53
Treatment	24	6.26
Repayment of Existing Loan	89	23.23
Other Purpose	61	15.76
Total	384	100.00

Source : Survey data

The loan amount sanctioned to the respondents are utilised in various ways. For household purpose 34.95percentage of the respondents utilised their loan amount and for the repayment of their existing loan 23.23 percentage utilised the loan amount. For the education of their children 12.53percentage and for the construction of their home

7.27percentage utilised their loan amount. For treatment of diseases 6.26percentage and for purposes other than the above , 15.76percentage have utilised their loan amount .It is evident from the Table 10 that large numbers of respondents are utilising their loan amount for their household purposes. The micro loan and micro credit system provide financial aid to the respondents during the periods of emergency . Therefore, the poor women rather than waiting for others' help, can arrange money in their own capacity which indicate their financial autonomy and economic independence.

Table 11
Distribution of sample by the Engagement in micro entrepreneurial activities

Status of engagement in Micro entrepreneurial activities at present	SHG Members	
	N	Percentage
Yes	293	76.30
No	91	23.70
Total	384	100.00

Source : Survey data

One of the core activities of SHG is to encourage their members to engage in micro entrepreneurial activities to earn means of securing the necessities of life. Micro entrepreneurial activities provide income which help SHG members to supplement their family income. It is evident from the Table 11 that, 76.30percentage of the respondents are engaged in entrepreneurial activities and remaining 23.70percentage are not engaged in any of the entrepreneurial activities. Therefore, it is essential to promote the entrepreneurial skill among the SHG members tostart more micro enterprises which will provide income and employment to its members.

15. ATTITUDE OF SHG MEMBERS TOWARDS KUDUMBASHREE

The Kudumbashree mission promote Self Help Groups with the aim of alleviating poverty in the state of Kerala through the intervention of SHGs in social, economic,educational,political and legal activities of female folk. Kudumbashree, a women oriented programme, play a crucial role in the development of gender equality and justice. The influence of Kudumbashree mission not only visible in the social and economic spheres of women but extend to the areas of environmental protection, child care, maintenance of infrastructural facilities and fighting against various social evils .

Therefore, a general perception of members about their SHGs are gathered for the purpose of analysis. The responses are recorded with the help of Likert's five point scale such as very low, low, average, high and very high assigning score of one to five respectively.

Table 12
Distribution of sample by the Attitude of members towardsSHGs

Attitude		Very Low	Low	Average	High	Very High	Mean	S.D.	t	Sig.
SHGs can play a significant role in Gender Development	N	8	11	146	94	125	3.83	0.99	16.342	0.000
	Percentage	2.08	2.86	38.02	24.48	32.55				
SHGs can play a significant role in women empowerment	N	0	17	104	85	178	4.10	0.95	22.770	0.000
	Percentage	0.00	4.43	27.08	22.14	46.35				
SHGs helps maintaining communal harmony	N	0	11	100	135	138	4.04	0.86	23.817	0.000
	Percentage	0.00	2.86	26.04	35.16	35.94				
SHGs helps to construction/maintenance of local infrastructure	N	11	13	143	84	133	3.82	1.04	15.450	0.000
	Percentage	2.86	3.39	37.24	21.88	34.64				
SHGs can fight against social evils	N	25	20	99	84	156	3.85	1.20	13.867	0.000
	Percentage	6.51	5.21	25.78	21.88	40.63				
SHGs can protect environment	N	36	8	112	66	162	3.81	1.27	12.477	0.000
	Percentage	9.38	2.08	29.17	17.19	42.19				
SHGs promote justice	N	0	8	106	132	138	4.04	0.85	24.075	0.000
	Percentage	0.00	2.08	27.60	34.38	35.94				
SHGs can play significant role in protection of women and children	N	8	11	58	127	180	4.20	0.94	24.953	0.000
	Percentage	2.08	2.86	15.10	33.07	46.88				

Source : Survey Data

The mean score of theresponses of the indicator role of SHGs in gender development is more than the average of scrores of the responses . It is evident from the Table 12 that 32.55percentage of the respondents opined that SHGs have a very high role in gender development and 24.48percentage say that SHGs have high role in gender development. The 38.02percentage of the respondents judged an average score to SHGs role in gender development and2.08percentagebelieved that SHG's role in gender development is very low. But at the same time 2.86percentagethink that the role of SHGs in gender development is low. The mean score of the response of the indicator is much higher than the average score of the response hence we can say that, Kudumbashree SHGs play a significant role in Gender development activities.

A general perception of SHG members about women empowerment is also studied for the purpose of the analysis. It is visible from the above Table 12 that, 46.35percentage of SHG members say that, Kudumbashree promoted SHGs have a very high role in women empowerment and 22.14 percentage are of the opinion that SHGs have high role in women empowerment . About 27.08 percentage are thinking that SHGs have average role and in case of 4.43 percentage they believe that SHG's role is low in women empowerment and none of them marked as very low with regard to the role of SHGs in women empowerment. . The mean score of the response is 4.10 which is very much higher than the average score hence we can say that , SHGs have a significant role in women empowerment.

In maintaining communal harmony, 35.94 percentage of the SHG members are of the openion that SHGs have very high role in maintaining communal harmony and 35.16percentage say that it has high role in maintaining communal harmony. It is seen that 26.04percentage of SHG members think that, SHG's role in maintain communal harmony is average. Among 2.86percentage of SHG members there is a feeling that, SHG's role is low in maintain communal harmony and no one is thinking that the role of SHG is a very low in maintaining communal harmony. The mean score of the response is above the average response score hence we can say that, SHGs play a significant role in maintaining communal harmony.

SHG members are actively participating in the infrastructural development programmes of local self government level. It is seen that 34.64 percentage of SHGmembers are very highly participating in the infrastructural development of the society and 21.88 percentage are helping highly in the infrastructural development activities . An average help ensured from the part of 37.24 percentage of the members and low participation witnessed

among 3.39 percentage of the SHG members. The participation of 2.86 percentage of SHG members in infrastructural developmental activities is very low. The mean score of the response is 3.82 which is higher than the average score of the response hence we can say that SHGs have a significant role in the infrastructural development of local area.

Self Help Groups are focused on the socio-economic development of their members. As a part of their involvement in social activities, they are able to fight against various social evils in and around their locality.. It is obvious from the analysis that 40.63 percentage of SHG members believe that, SHG members are fighting very highly against social evils .The opinion of 21.88percentage of SHG members are such that, the SHGs have a high role in fighting against social evils and in case of 25.78 percentage, they have a feeling that the SHGs are playing an average role in fighting against various social evils.. It is also seen that among 5.21 percentage of SHG members , there is a feeling that, SHGs have less role in fighting against social evils .The6.51 percentage say that , there is a very low the role to SHGs in fighting against social evils . The mean score of the response is higher than the average score hence we can say that , there is a significant role of SHGs in fighting against social evils.

As a part of their social commitment SHG members are actively participating in environmental protection programmes organised by government and other agencies. It is perceived from the Table 12 that the participation of 42.19 percentage of SHG members in environmental protection programme is very high while the participation of 17.19percentage are high. The average participation is visible among 29.17percentage of members. The participation of 2.08percentage of members in environmental protection programmes are less and it is very less in case of 9.38percentage. The mean score of the response is 3.81 , which is higher than the average score of response hence we can conclude that, the SHGs are playing a significant role in the protection of their environment.

Gender justice and equality is one amomng the important area of women empowerment programmes of Kudumbashree affiliated SHGs. It is evident from the Table 12 that, 35.94 percentage of the members have a feeling that SHGs play very high role in promoting gender justice and equality in the society and 34.38percentage are saying that SHGs play high role in promoting gender equality and justice. The Table also presents that, 27.60 percentage of the members have an opinion that SHG's role in promoting gender justice and equality is average as compared to other activities.. The 2.08 percentage of the members saythat SHG's role is less in promoting gender justice and equality and none of the respondents have a feeling that SHGs' role in promoting gender justice and equality is very less. Therefore, majority of the

members are recognizing the role of SHGs' in promoting gender justice and equality. The average score of the response is 4.04, which is very much higher than the average score of the response hence we can say that ,Kudumbashree promoted SHGs play a vital role in promoting justice in the society.

Though Kudumbashree affiliated SHGs are primarily formed for the socio-economic development of the poor sections of the community, it also focused on the implementation of various programmes and schemes to protect the rights of women and children. Children are inseperable from women ,hence proper measures should be taken to protect the rights of both women and childrens. From the above Table 12 ,it is seen that 46.88 percentage of the SHG members strongly believe that SHGs are playing very high role in protecting women and children and 33.07 percentage are of the opinion that there is a high role to SHGs in protecting women and children. In case of 15.10percentage of SHG members, they consider the role of SHGs are average in protecting women and children. The 2.86 percentage of members say that the role of SHG is low and 2.08 percentage say that role of SHGs are very low in protecting women and children. The mean score of the response is very much higher than the average score of the response hence we can say that, SHGs play a significant role in protecting women and children.

16. RESULTS AND DISCUSSION

Hypothesis are made to examine the extent of empowerment on the economic, political, social, educational, psychological and legal spheres of SHG members. It also check the impact of various Kudumbashree programmes and activities on SHG members in the district of Kasargod. Regression analysis, ANOVA test, t-test and Binary Logistic Regression Modesl are the statistical tools used for testing hypothesis

16.1 FACTORS AFFECTING EMPOWERMENT OF SHG MEMBERS

Empowerment is a combination of various factors which either directly or indirectly influence the activities of the SHG members. Regression analysis is required to determine various factors affecting empowerment of women SHG members. Dummy variables and reference categories are used to establish the relationship.

16.1.1 Objectives

The objective of the study is to identify various factors affecting empowerment of women enrolled in Kudumbashree promoted SHGs.

In order to identify various factors affecting empowerment of SHG members , we have considered their personal , family and SHG profiles. Some indicators are also considered to elicit the factors affecting empowerment. Following are the major factors considered for determining the empowerment of Kudumbashree SHG members in Kssargod district.

Table 13

Variables considered for determining the factors affecting empowerment of women.

Empowerment	←	Age Marital status Religion Caste Education Occupation 1. Whether you are engaged in micro entrepreneurial activities 2. Whether the enterprises earned profit? 3. Have you got proper support from Kudumbashree mission 4. Whether the subsidy amount of your loan is sufficient or not? 5. Did you got subsidy amount in time? 6. Are you engaged in any activities now? 7. Are you purchased durable household articles by using your income? 8. Are you joined in SHGs 9. Whether you are satisfied with present activities of SHG's

The Table presents the factors which determine the empowerment of SHG members. Age, Marital status, Religion ,Caste, Education ,Occupation and some other indicators such as engagement in micro entrepreneurial activities, purchasing habit, subsidy utilized, loan amount utilized, satisfaction in the present activities of SHGs are considered as the factors determining the empowerment of SHG members.

To identify various factors affecting empowerment of women , Regression analysis is applied. The Overall empowerment of Women SHG members are taken as dependent variable and various characteristics of respondents such as religion, education, occupation, age, marital status and statements such as whether the SHG members have purchased durable goods by

utilising their income and the availability of subsidy to the respondents are taken as independent variables. Since religion, caste, marital status and occupation are categorical in nature, they are converted into dummy variables.

16.1.2 DETERMINANTS OF EMPOWERMENT

Regression coefficient is applied to determine the factors affecting the empowerment of Kudumbashree SHG members in the district of Kasargod. The final Regression model retained five variables as significant in determining the factors affecting the empowerment of SHG members. Religion, occupation, ability to purchase durable goods and availability of subsidies are the major factors affecting empowerment of SHG members. Therefore, an equation can be formulated with the help of Regression analysis to assess the absolute value of empowerment of SHG members in Kudumbashree mission.

EMPOWERMENT = Constant - Regression coefficient of Hindu – Regression coefficient of self employment – Regression coefficient of MNREG + Regression coefficient of subsidy availed + Regression coefficient of purchase of durable goods

$$EM = 3.642 - 0.161H - 0.089Se - 0.115Mg + 0.201Sub + 0.22Pu$$

$$EM = C - b_1H - b_2SE - b_3M + b_4SA + b_5P$$

Where b_1, b_2, b_3, b_4, and $b_5$are respective regression coefficients

H = Status of being Hindu

SE = Status of Self employment

M = Status of MNREG workers

SA = Subsidy availed

P = Purchase of durable goods

Table 14
Model calculation of empowerment score of a member belonging to members other than Hindu religion.

Empowerment score	Constant	H	Se	MG	Sub	Pu
	3.642	-0.16	-0.089	-0.115	0.201	0.22
	Values	0	0	1	5	3
5.19	3.642	0	0	-0.115	1.005	0.66
Variable values		1,0	1,0	1,0	1-5	1-5

From the above Table 14 , it is seen that the Empowerment score of a SHG member who belongs to religion other than Hindu, not self employed but engaged in MNREG work by utilizing maximum subsidies and having average capacity of purchasing durable goods is 5.19.

16.2 EXTENT OF EMPOWERMENT ATTAINED THROUGH SHGS

SHGs affiliated to Kudumbashree mission assist women community in different ways. Its activities are beyond the basic goal set by the Mission , that is to alleviate absolute poverty in the state. Presently, the SHGs are providing livelihood to large number of its members in different parts of the state. The study attemptto analyse the extend of socio, economic, political, legal , educational and psychological empowerment attained by the members through the involvement of Kudumbashree Self Help Group activities. Economic, political, legal, educational and psychological empowerment are the variables used for the purpose of analysis.

16.2.1 Objectives

To analyse the role of Kudumbashree self-help groups in the economic,political, social, educational, psychological and legal empowerment of women in Kasaragoddistrict of Kerala.

16.2.2 Hypothesis

H_0- Kudumbashreeself-help group has no significant effect on women empowerment in Kasaragod district

H_1- Kudumbashree self-help group has significant effect on women empowerment in Kasaragod district

17. OVERALL EMPOWERMENT

The empowerment of SHG members are analysed with the help of six major variables such as economic,political , social,educational,psychological and legal empowerment. Each of these variables are again divided into different sub components. One- sample t-test is applied to test the significance of SHG activities on empowerment of respondents. An overall analysis of different variables affecting women empowerment are considered to find out the relative weight of each variable in the empowerment of women .

Table 15
The weightage of different components of empowerment in the overall empowerment of women,.

Empowerment variables	Weights
Economic Empowerment	0.236
Political Empowerment	0.243
Social Empowerment	0.116
Educational Empowerment	0.129
Psychological Empowerment	0.137
Legal Empowerment	0.139

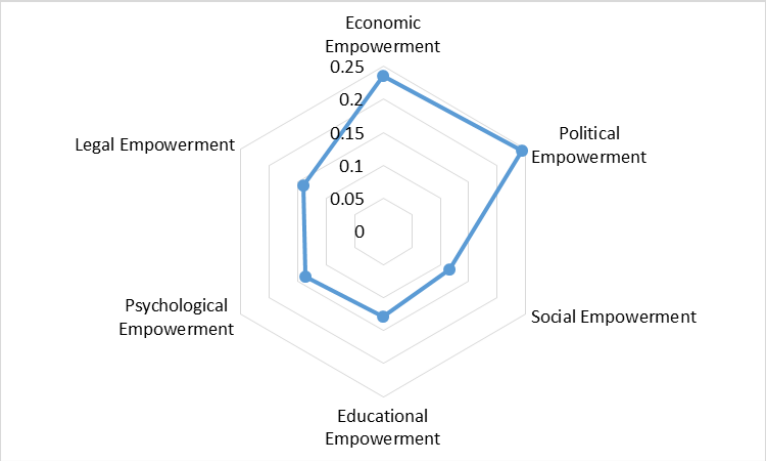

Figure 1
Percentage distribution of sample by overall empowerment of SHG members

The Table 15 and Figure 1 presents the relative weight of assigned to different variables of empowerment. From the table it is evident that among different empowerment variable, the weightage of political empowerment is high among other variables followed by economic empowerment. Legal, psychological, educational and social empowerments are the other empowerment variables placed next to political and economic empowerment. Therefore, SHG members attained political empowerment highly than other empowerment variables considered for the study. One of the important benefit from the SHG activities are , many active SHG members got opportunity to participate in political activities including the affairs of local self government.

Economic empowerment is the another important variable mostly attained by the SHG members. Their involvement in economic activities triggered for their economic empowerment including their involvement in decision making process in financial matters.

Table 16
The descriptive statistics showing the overall empowerment position of SHG members

Statistics	Values	One-sample t-test with test value 3	
		t	Sig.
Mean	3.67	32.917	0.000
Median	3.72		
Std. Deviation	0.38		
Skewness	-0.49		
Kurtosis	-0.03		
Minimum	2.63		
Maximum	4.58		

The mean score of the overall empowerment of SHG members are 3.67 with a standard deviation of 0.38 . The median value is very close to the mean value. The absolute value of skewness and kurtosis is very much less than the acceptable value of three. The minimum and maximum value of the response is 2.63 and 4.58 respectively. The significant value of one sample t-test is less than 0.05, hence it is faled to accept null hypothesis that Kudumbashreeself-help group has no significant effect on women empowerment in Kasaragod district and accept alternative hypothesis as at is as Kudumbashreeself-help group has significant effect on women empowerment in Kasaragod district

18. IMPACT OF KUDUMBASHREE PROGRAMMES AND ACTIVITIES ON THE EMPOWERMENT OF SHG MEMBERS

Kudumbashree SHGs are trying to make some impact on the life of its members such as impact on their decision making capacity , the freedom of their mobility, level of income of the members, awareness level of the members, leadership quality and collective bargaining . A detailed analysis are conducted to test whether or not the SHGs have a significant impact on the life of its members with the help Multiple Regression Model and Binary Logistic Regression Model.

18.1 Objectives

To assess the impact of Kudumbashree SHG programmes and activities to empower its members in the district of Kasargod.

The impact of Kudumbashree SHG programmes and activities to empower its members is evaluated by considering various dependent and independent variables. Dependent variables considered as their decision making power, freedom of mobility, self confidence, level of income, general awareness status, and collective bargaining. Independent variable considered for the study areparticipation of SHG members in various awareness and education programmes and engagement in micro entrepreneurial activities and their characteristics such as religion, social category, education, marital status and occupation.As religion, social category, education, marital status, occupation are taken as categorical variables they were converted into dummy variables as given below:

Table 17
Dummy variables and reference category for Regression Model

Variables	Dummy variables	Reference category
Religion	R1: 1 if Hindu, 0 otherwise	Christian
	R2: 1 if Muslim, 0 otherwise	
Social Category	C1: 1 if SC, 0 otherwise	General
	C2: 1 if ST, 0 otherwise	
	C3: 1 if OBC, 0 otherwise	
Education	E1: 1 if Primary, 0 otherwise	Degree/Diploma
	E2: 1 if HS/HSS, 0 otherwise	
Marital status	M1: 1 if Married, 0 otherwise	Divorced/Separated
	M2: 1 if Unmarried, 0 otherwise	
Occupation	O1: 1 if Unemployed, 0 otherwise	Private
	O2: 1 if Self-Employment, 0 otherwise	
	O3: 1 if Project/Scheme Worker, 0 otherwise	
	O3: 1 if MNREG, 0 otherwise	

18.1.1 DECISION MAKING POWER

The decision making power of SHG members are examined by applying Multiple Regression Model. The decision making power include their involvement in the decision making process of family and society.

H_0- There is no significant effect of Kudumbashree programmes and activities on the decision making power of SHG members.

18 1.1.1 Determinants of Decision making power

Dependent Variable	Level of improvement in decision making power of members
Independent variables	1.Participation in awareness and education programmes 2. Engagement in micro-entrepreneurial activities 3. Characteristics: Age, Religion, Caste, Education, Marital Status, Occupation

Table 18
Coefficients of final Regression model for determining the decision making power of SHG members.

	Unstandardized Coefficients		**Standardized Coefficients**	**T**	**Sig.**	**VIF**
	B	Std. Error	Beta			
(Constant)	1.857	0.155		11.959	0.000	
Participation in awareness and education programme	1.217	0.069	0.564	17.704	0.000	1.088
Engagement in micro entrepreneurial activities	1.049	0.078	0.431	13.384	0.000	1.110
C1: 1 if SC, 0 othrewise	0.488	0.233	0.067	2.094	0.037	1.109
C3: 1 if OBC, 0 othrewise	0.182	0.087	0.083	2.096	0.037	1.678
M1: 1 if Married, 0 othrewise	0.311	0.122	0.106	2.548	0.011	1.859
M2: 1 if Unmarried, 0 othrewise	0.336	0.169	0.083	1.987	0.048	1.872
O1: 1 if Unemployed, 0 othrewise	0.211	0.096	0.068	2.198	0.029	1.024

Table 18 shows that the dummy variables representing caste, marital status and occupation are having significant effect on the decision making power of SHG members. The Regression coefficient of Scheduled Caste is 0.488 which indicates that compared to General category the decision making power of SHG members belongs to Scheduled Caste has been increased by 0.488 units . Similarly , it can also be seen that SHG members belongs to Other Backward Caste have 0.182 units of decision making power . Marital status wise analysis shows that compared to reference category of Divorced and Seperated, the decision making power of married and un married SHG members has been improved considerably with 0.311 and 0.336 units respectively.

It is also seen that Un employed SHG members have attained decision making power of 0.211 units which is higher than the SHG members engaged in other occupation. Controlling the variables of the above characteristics the results of Regression analysis indicates that participation in awareness and education programmes of Kudumbashree and engagement in micro entrepreneurial activities also have significant effect on the decision making power of SHG members. The Table 5 shows that the extent of participation in awareness and education programmes of Kudumbashree increases by one unit, the decision making power of SHG members increased by 1.217 units. Similarly one unit increase in the extent of engagement in micro entrepreneurial activities, their decision making power increased by 1.049 units.

From the above analysis , it is evident that Kudumbashree programmes such as participation in awareness and education programmes and engagement in micro entrepreneurial activities have significant positive effect on the decision making power of SHG members. The p value of both these independent variables are less than 0.05, hence the result rejected the null hypothesis that there is no significant effect of Kudumbashree programmes and activities on the decision making power of SHG members and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on the decision making power of SHG members

18.1.2 **FREEDOM OF MOBILITY**

Freedom of mobility of SHG members are evaluated on the basis of some indicators like degree of freedom of mobility enjoyed by the members and period of freedom in mobility enjoyed by the members. The ability of members going outside without the help of others also considered for determining the level of freedom of mobility enjoyed by the members.

H_0- There is no significant effect of Kudumbashree programmes and activities on the freedom of mobility of SHG members.

18.1.2.1 Determinants of Freedom of Mobility

Dependent Variable	Level of freedom in mobility
Independent variables	1.Participation in awareness and education programmes 2.Engagement in micro-entrepreneurial activities 3.Characteristics: Age, Religion, Caste, Education, Marital Status, Occupation

Table 19
Coefficients of final Regression model for determining the Freedom of mobility of SHG members

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			VIF
(Constant)	2.371	0.157		15.108	0.000	
Participation in awareness and education programme	0.685	0.053	0.485	12.853	0.000	1.081
Engagement in micro entrepreneurial activities	0.621	0.060	0.389	10.313	0.000	1.083
Age (in years)	0.008	0.003	0.090	2.455	0.015	1.014

Table 19 shows that the variables representing age have a significant effect on the freedom of mobility of SHG members. The Regression coefficient of age is 0.008 which indicates that when age increases the freedom of mobility increases. In other words aged SHG members have greater freedom of mobility than other age groups. Controlling the variables of the above characteristics the results of Regression analysis indicates that participation in awareness and education programmes of Kudumbashree and engagement in micro entrepreneurial activities also have significant effect on the freedom of mobility of SHG members. The Table 19 shows that the extent of participation in awareness and education programmes of Kudumbashree increases by one unit, the freedom of mobility of SHG members increased by 0.685 units. Similarly one unit increase in the extent of engagement in micro entrepreneurial activities, their freedom of mobility increases by 0.621 units.

From the above analysis , it is evident that Kudumbashree programmes such as participation in awareness and education programmes and engagement in micro entrepreneurial activities have significant positive effect on thefreedom of mobility of SHG members. The p value of both these independent variables are less than 0.05, hence the result rejected the null hypothesis that there is no significant effect of Kudumbashree programmes and activities on the freedom of mobility of SHG members and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on the freedom of mobility of SHG members.

18.1.3 GENERAL AWARENESS STATUS OF SHG MEMBERS

General awareness level of members are assessed with the help of some indicators such as awareness about health issues, educational opportunities of their children, various awareness programmes of Kudumbashree mission , participation in PTA, reading habit and habit of watching television**.**

H_0-: There is no significant effect of Kudumbashree programmes and activities on the general awareness status of SHG members

19.1.3.1 Determinants of Level of General Awareness

Dependent Variable	Level of general awareness
Independent variables	1.Participation in awareness and education programmes 2.Engagement in micro-entrepreneurial activities 3.Characteristics: Age, Religion, Caste, Education, Marital Status, Occupation

Table 20
Coefficients of final Regression model for determining the general awareness status of SHG members

	Unstandardized Coefficients		**Standardized Coefficients**	**T**	**Sig.**	
	B	Std. Error	Beta			VIF
(Constant)	0.789	0.135		5.857	0.000	
Participation in awareness and education programme	0.798	0.110	0.334	7.257	0.000	1.079
Engagement in micro entrepreneurial activities	0.766	0.124	0.284	6.185	0.000	1.074
C3: 1 if OBC, 0 otherwise	0.218	0.108	0.089	2.017	0.044	1.003
E1: 1 if Primary, 0 otherwise	-0.389	0.129	-0.134	-3.006	0.003	1.008

Table 20 shows that the dummy variables representing caste and Education have a significant effect on the General awareness status of SHG members. The Regression coefficient of SHG members belongs to Other Backward Caste is 0.218 which indicates that the General awareness status of the OBC members are 0.218 higher than SHG members belongs to other castes. While considering the educational status, the General awareness status of SHG

members having primary education is 0.389 units less than SHG members having other educational qualification..Controlling the variables of the above characteristics the results of Regression analysis indicates that participation in awareness and education programmes of Kudumbashree and engagement in micro entrepreneurial activities also have significant effect on the freedom of mobility of SHG members. The Table 20 shows that the extent of participation in awareness and education programmes of Kudumbashree increases by one unit, the General awareness status of SHG members increased by 0.798 units. Similarly one unit increase in the extent of engagement in micro entrepreneurial activities, their General awareness status increases by 0.766 units.

From the above analysis , it is evident that Kudumbashree programmes such as participation in awareness and education programmes and engagement in micro entrepreneurial activities have significant positive effect on the General awareness status of SHG members. The p value of both these independent variables are less than 0.05, hence the result rejected the null hypothesis that there is no significant effect of Kudumbashree programmes and activities on the General awareness status of SHG members and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on the General awareness status of SHG members.

19.1.4 LEVEL OF INCOME OF SHG MEMBERS

The income level of SHG members examined with the help of various variables like present income, improvement status of income and engagement in micro entrepreneurial activities.

H_0: There is no significant effect of Kudumbashree programmes and activities on the level of income of SHG members.

19.1.4.1 Determinants of Level of Income of SHG members

Dependent Variable	Level of income of SHG members
Independent variables	1.Participation in awareness and education programmes 2.Engagement in micro-entrepreneurial activities 3.Characteristics: Age, Religion, Caste, Education, Marital Status, Occupation

Table 21
Coefficients of final Regression model for determining the level of income of SHG members

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	0.668	0.109		6.113	0.000	
Participation in awareness and education programme	0.967	0.090	0.448	10.734	0.000	1.074
Engagement in micro entrepreneurial activities	0.785	0.102	0.322	7.718	0.000	1.075
E2: 1 if HS/HSS, 0 otherwise	0.203	0.085	0.097	2.403	0.017	1.009
O1: 1 if Unemployed, 0 otherwise	0.248	0.126	0.080	1.976	0.049	1.008

Table 21 shows that the dummy variables representing Education and Occupation have a significant effect on the Level of income of SHG members. The Regression coefficient of SHG members having High school or Higher secondary education is 0.203 which specify that the level of income of these category of members are higher than SHG members having other educational qualification. The Regression coefficient of Un employed is 0.248 which means that the level of income of Un employed are 0.248 units higher than SHG members belongs to other Occupational categoies. Controlling the variables of the above characteristics, the results of Regression analysis indicates that participation in awareness and education programmes of Kudumbashree and engagement in micro entrepreneurial activities also have significant effect on the level of income of SHG members. The Table 21 shows that the extent of participation in awareness and education programmes of Kudumbashree increases by one unit, the Level of income of SHG members increased by 0.967 units. Similarly one unit increase in the extent of engagement in micro entrepreneurial activities, their Level of income increases by 0.785 units.

From the above analysis , it is evident that Kudumbashree programmes such as participation in awareness and education programmes and engagement in micro entrepreneurial activities have significant positive effect on Level of income of SHG members. The p value of both these independent variables are less than 0.05, hence the result rejected the null hypothesis that there is no significant effect of Kudumbashree programmes and activities on the Level of income

of SHG members and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on the Level of income of SHG members.

19.1.5 LEVEL OF SELF CONFIDENCE

Self confidence of SHG members related to the confidence attained from the various activities of SHGs. The source of confidence, confidence in taking decision and confidence level after joining in SHGs are the components of Self confidence.

H_0: There is no significant effect of Kudumbashree programmes and activities on the level of self-confidence of SHG members

19.1.5.1 **Determinants of Self Confidence**

Dependent Variable	Level of self-confidence
Independent variables	1.Participation in awareness and education programmes 2.Engagement in micro-entrepreneurial activities 3.Characteristics: Age, Religion, Caste, Education, Marital Status, Occupation

Table 22
Coefficients of final Regression model for determining the self confidence of SHG members

	Unstandardized Coefficients		**Standardized Coefficients**	**T**	**Sig.**	
	B	**Std. Error**	**Beta**			**VIF**
(Constant)	2.768	0.113		24.490	0.000	
Participation in awareness and education programme	0.651	0.053	0.429	12.236	0.000	1.086
Engagement in micro entrepreneurial activities	0.867	0.060	0.507	14.405	0.000	1.090
M2: 1 if Unmarried, 0 otherwise	0.306	0.136	0.107	2.244	0.025	2.021
O1: 1 if Unemployed, 0 otherwise	0.238	0.077	0.109	3.103	0.002	1.086
O3: 1 if MNREG, 0 otherwise	0.126	0.057	0.082	2.201	0.028	1.220

Table 22 shows that the dummy variables representing Marital status and Occupation have a significant effect on the level of Self confidence of SHG members.The Regression coefficient of Un married SHG members is 0.306 units which indicates that their Self confidence is 0.306 units higher than the SHG members included in the reference category of Private jobs. The Regression coefficient of Un employed is 0.238 which means that the level of self confidence of Un employed are 0.238 units higher than SHG members belongs to other Occupational categoies. Controlling the variables of the above characteristics, the results of Regression analysis indicates that participation in awareness and education programmes of Kudumbashree and engagement in micro entrepreneurial activities also have significant effect on the level of self confidence of SHG members. The Table 22 shows that the extent of participation in awareness and education programmes of Kudumbashree increases by one unit, the Level of self confidence of SHG members increases by 0. 651 units. Similarly one unit increase in the extent of engagement in micro entrepreneurial activities, their Level of self confidence of SHG members increases by 0.867 units.

From the above analysis , it is evident that Kudumbashree programmes such as participation in awareness and education programmes and engagement in micro entrepreneurial activities have significant positive effect on the level of self confidence of SHG members. The p value of both these independent variables are less than 0.05, hence the result rejected the null hypothesis that there is no significant effect of Kudumbashree programmes and activities on the Level of self confidence of SHG members and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on the level of self confidence of SHG members.

19.1.6 **COLLECTIVE BARGAINING ABILITY OF SHG MEMBERS**

Collective bargaining ability of members relate with the enrolment in labour union, involvement in demanding higher wages and the bargaining power if there is no system of Kudumbashree SHGs.

H_0 : There is no significant effect of Kudumbashree programmes and activities on the Collective bargaining ability of SHG members.

19.1.6.1 Determinants of CCollective Bargaining ability of SHG members

Dependent Variable	Level of increase in ability for collective bargaining
Independent variables	1.Participation in awareness and education programmes 2.Engagement in micro-entrepreneurial activities 3.Characteristics: Age, Religion, Caste, Education, Marital Status, Occupation

Table 23
Coefficients of final Regression model for determining the collective bargaining ability of SHG members

	Unstandardized Coefficients		**Standardized Coefficients**	**T**	**Sig.**	
	B	**Std. Error**	**Beta**			**VIF**
(Constant)	0.693	0.089		7.801	0.000	
Participation in awareness and education programme	1.087	0.075	0.537	14.534	0.000	1.074
Engagement in micro entrepreneurial activities	0.824	0.085	0.361	9.750	0.000	1.077

Table 23 shows that participation in awareness and education programmes of Kudumbashree and engagement in micro entrepreneurial activities also have significant effect on the Collective bargaining ability of SHG members. The Table 23 shows that the extent of participation of SHG members in awareness and education programmes of Kudumbashree increases by one unit, their collective bargaining ability increases by 1.087 units. Similarly one unit increase in the extent of engagement in micro entrepreneurial activities, the Collective bargaining ability of SHG members increases by 0.824 units.

From the above analysis , it is evident that Kudumbashree programmes such as participation in awareness and education programmes and engagement in micro entrepreneurial activities have significant positive effect on the collective bargaining ability of SHG members. The p value of both these independent variables are less than 0.05, hence the result rejected the null hypothesis that there is no significant effect of Kudumbashree programmes and activities on the collective bargaining ability of SHG members and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on collective bargaining ability of SHG members.

19.1.7 LEADERSHIP QUALITIES OF SHG MEMBERS

The leadership qualities of the SHG members include the ability to present a topic before public and the qualities mostly attained from the Kudumbashree SHGs. . The effect of Kudumbashree programmes and activities on the leadership qualities of members are examined by applying Binary Logistic Regression model . For the purpose of analysis two variables such as participation of SHG members in various awareness and education programmes and engagement in micro entrepreneurial activities are considered as independent variables and leadership quality of SHG members set as dependent variable. Backward selection method has been applied to identify the significant variables having an impact on the dependent variable.

H_0 : There is no significant effect of Kudumbashree programmes and activities on the leadership qualities of SHG members.

Table 24
Coefficient of Final Binary Logistic Regression model on leadership qualities determining status of SHG members.

	B	S.E.	Wald	df	Sig.
Participation in awareness and education programme	0.728	0.240	9.218	1	0.002
Engagement in micro entrepreneurial activities	0.934	0.286	10.632	1	0.001
R1: 1 if Hindu, 0 otherwise	-0.821	0.319	6.635	1	0.010
R2: 1 if Muslim, 0 otherwise	-0.820	0.385	4.527	1	0.033
M1: 1 if Married, 0 otherwise	1.131	0.490	5.328	1	0.021
M2: 1 if Unmarried, 0 otherwise	1.933	0.636	9.221	1	0.002
O3: 1 if Project/Scheme Worker, 0 otherwise	0.849	0.475	3.189	1	0.074
Constant	-1.874	0.603	9.660	1	0.002

Table 24 shows that dummy variables such as religion, marital status and occupation have a significant effect in determining the leadership qualities of SHG members. Independent variables such as participation in awareness and education programmes of Kudumbashree and engagement in micro entrepreneurial activities also have significant effect on the Leadership qualities of SHG members. The categorical analysis of religion shows that the Regression coefficient of SHG members belongs to Hindu religion is -0.820 units which indicates that the leadership qualities of members from Hindu religion are -0.820 units less than the reference category of SHG members from Christian religion .The Leadership qualities of SHG members

from Muslim religion is -0.820 units less than Christian SHG members. Similarly the Regression coefficient of married and un married SHG members are 1.131 units and 1.933 units respectively. The result state that one unit increase in leadership qualities among the reference category of Divorced and separated SHG members will results 1.131 unit increase of leadership qualities in married members while it is 1.933 unit increase in case of Un married SHG members. A categorical analysis of occupation of SHG members reveals that Project and scheme workers' Regression coefficient is 0.849 which specify that one unit increase of leadership qualities among the reference category of SHG members engaged in Private jobs , the possibility of increase in Leadership qualities among the Project and scheme workers are 0.849 units.

The participation in various awareness and educational programmes of Kudumbashree and engagement in micro entrepreneurial activities are also have significant effect on the leadership qualities of members. The Regression coefficient of the independent variable participation in awareness and educational programmes is 0.728 units while it is 0.934 units in case of variable relating to engagement in micro entrepreneurial activities. From the result it is is inferred that the leadership qualities of SHG members are improving remarkably when they are engaging in micro entrepreneurial activities.

From the above analysis , it is evident that Kudumbashree programmes such as participation in awareness and education programmes and engagement in micro entrepreneurial activities have significant positive effect on the collective bargaining ability of SHG members. The p value of both these independent variables are less than 0.05, hence the result rejected the null hypothesis that there is no significant effect of Kudumbashree programmes and activities on the leadership qualities of SHG members and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on the leadership qualitie of SHG members.

19.1.8 INVOLVEMENT OF SHG MEMBERS IN SOCIAL ACTIVITIES

The involvement of SHG members in social activities are evaluated by considering their involvement in social activities during Corona pandemic out break. The impact of Kudumbashree programmes and activities on the social involvement of SHG members are examined with the help of Binary Logistic Regression model by formulating two independent variables and dependent variables. The participation of SHG members in various awareness and education programmes and engagement in micro entrepreneurial activities are taken as

independent variables and involvement of SHG members in social activities during Corona Pndemic Out break is considered as dependent variable. Backward selection method has been applied to identify the significant variables having an impact on the dependent variable.

H_0 : There is no significant effect of Kudumbashree programmes and activities on the involvement of SHG members in social activities.

Table 25
Coefficient of final Binary Logistic Regression model on the involvement in social activities determining status of SHG members

	B	**S.E.**	**Wald**	**Df**	**Sig.**
Participation in awareness and education programme	0.637	0.256	6.205	1.000	0.013
Engagement in micro entrepreneurial activities	0.598	0.294	4.120	1.000	0.042
M1: 1 if Married, 0 otherwise	1.356	0.578	5.505	1.000	0.019
O1: 1 if Unemployed, 0 otherwise	1.301	0.482	7.279	1.000	0.007
O2: 1 if Self-Employment, 0 otherwise	1.173	0.409	8.230	1.000	0.004
O3: 1 if MNREG, 0 otherwise	1.352	0.420	10.338	1.000	0.001
Constant	-3.919	0.748	27.442	1.000	0.000

Table 25 presents that variables such as marital status ,participation in awareness and education programmes and engagement in micro entrepreneurial activities have a significant effect in determining the effect of Kudumbashree programmes and activities on the Social involvement of SHG members. It is apparent from the above Table that the Regression coefficient of social involvement of SHG members belongs to married SHG members is 1.356 units . It indicates that when one unit increase in the social involvement of members belongs to the reference category , that is divorced and separated, then there is a possibilities of 1.356 units increase in social involvement of married SHG members. The categorical analysis of occupation reveals that the possibilities of increase in social involvement of Un employed SHG members is 1.301 units as against one unit of the reference category that is private jobs. The Regression coefficient of Self employed and MNREG workers are 1.173 units and 1.352 units respectively. That means when there is a one unit increase in the involvement of SHG members in social activities that will results 1.173 unit increase among Self- Employed SHG members and 1.352 unit increase among the SHG members engaged in MNREG work.

The extent of participation of SHG members in awareness and education programmes and activities and engagement in micro entrepreneurial activities are also have an effect in determenining the social involvement of SHG members. The Regression coefficient of participation in awareness and education programmes and engagement in micro entrepreneurial activities are 0.637 units and 0.598 units respectively.

The impact of Kudumbashree programmes and activities are examined with the help of two independent variables such as participation in awareness and education programmes and engagement in micro entrepreneurial activities of SHG members. Both the variables have a positive Regression coeffient of 0.637 and 0.598 and the significant value of Binary Logistic Regression model of these two variables are less than 0.05, hence the result failed to accept null hypothesis as there is no significant effect of Kudumbashree programmes and activities on the involvement of SHG members in social activities and accept alternative hypothesis as there is significant effect of Kudumbashree programmes and activities on the involvement of SHG members in social activities

Table 26
Summary of the Impact of Kudumbashree programmes and activities on empowering SHG members

SL NO	VARIABLE	PERCENTAGE OF R^2	RANK
1	DECISION MAKING POWER	65.1	1
2	FREEDOM OF MOBILITY	50.1	4
3	GENERAL AWARENESS STATUS	25.8	6
4	LEVEL OF INCOME	38.6	5
5	SELF CONFIDENCE	57.2	2
6	COLLECTIVE BARGAINING	51.8	3
7	LEADERSHIP QUALITIES	15.9	7
8	INVOLVEMENT IN SOCIAL ACTIVITIES	11.7	8

19. SUMMARY OF RESULTS AND DISCUSSION

This chapter discuss the results of various hypothesis formulated for the study. Table 26 presents the percentage of R^2 of variables considered for determining the impact of Kudumbashree programmes and activities on SHG members. The result specifies that both economic and non economic activities of Kudumbashree SHG s have a greater influence on the empowerment of its members. The extent of empowerment reflected in their economic, political, social, educational, psychological and legal affairs. The programmes and activities of Kudumbashree Mission have a greater impact on SHG members which is visible in the form of improvements in their decision making power, freedom of mobility, general awareness status, level of income, self confidence , collective bargaining ability, leadership quality and involvement in social activities. A ranking of variables has been made on the basis of their significant percentage. It is evident from the result that, the Kudumbashree programmes and activities has a greater impact on the decision making power of SHG members followed by their self confidence. Table 26 shows the ranking of variables according to their percentage of significance to determine the impact of Kudumbashree programmes and activities on SHG members. On the basis of the analysis and interpretation, major findings are explored in the next chapter by incorporating suggestions for the improvements of the working of the Kudumbashree Mission.

20. FINDINGS

Findings and suggestions are the indispensable part of any research study. It renders research meritorious and meaningful.The following major findings of the study have emanated from a meticulous analysis and scrutiny of facts:-

20.1 Observation about personal profile of SHG members

- The majority of members of SHG belong to the age group 40-44 with 29.95percentage of the total enrolled members .Next to them are members of 45-49 age group. The study shows that middle aged women evince greater interest in joining SHGs than young women..
- In respect of religion and enrollment , women who profess Hindusimare more in number among the SHG members.Members from Hindu religion represent 65.89percentage of the total number of members in SHGs. The strength is Muslim and Christian female members is almost equal .
- It is evident from the analysis that majority of members of SHG belongto OBC category, constituting 66.93percentage of total members. The representation of SC category is

remarkably low when compared with other groups. Only 2.08percentage of SC female members have been enrolled in SHGs.

- While reckoning the educational status of members it is found that most of them have completed their high school education. Graduates form 19.27 percentage of the members. Only 8.07 percentage of members have Lower primary education . This illustrates that the educational level of members of SHGs is quite satisfactory and illiterate members are nil in the group.
- Almost all members of SHGs are married and only 9.11percentage remains un married.Following wedlock , women intend to join SHGs thanks to their socio-economic compulsions. Married women have to shoulder greater responsibility in their family and society as well. In addition to that , consequent on marriage, they are bent on getting enlisted in SHGs to earn income to supplement their scandy family resources.
- Self employed women loom large in the occupational status of members. Next to them stand MNREG workers.Un employed members represent nearly a micro scopic minority (12.76 percentage). Thus it is crystal clear that SHG members are employed in one way or the other. Further it implies that SHG members are immersed in income generating activities.
- The bulk of SHG members earn only an income as low as Rs 1000 and hence struggle to make ends meet. Those who gain income more than Rs 9000 are only 7.03 percentage . Thus there is much disparity in respect of income distribution among members of SHGs. There is an unbridgeable gulf between upper and lower income groups. The percentage of members of the latter group are higher than that of the former. Therefore, what is required is a collective flawless planning to ensure an equitable distribution of income among the members

20.2 Observation about family profile of SHG members

- The sagacious scrutiny of data exposes that family structure is undergoing transformation to these periods. While 13.80 percentage of members belong to joined families , the nuclear family system is gradually emerging in society. Families having five or less than five members are 86.20 percentage . It lucidly points out that members from nuclear families get enthused to join SHGs due to their financial constraints.
- It is visible that the highest percentage of members dwell in the region between littoral tract and hilly area. The pressure from high density of population in the aforesaid region

prompted more members to join SHGs. The cope with the situation , more SHGs need to be formed in this area to accommodate more women.

- Malayalam is the prominent language spoken by the members of the SHGs. Other languages like Kannada and Tulu are spokon by very few members of the group. People of linguistic minority area are generally hesitant to join SHGs unlike people in southern parts of the district. So initiative must come from the mission to multiply women SHGs in northern parts of the district
- In Kerala, ration cards are distributed in different colours to discern easily the BPL and APL families. In the total members of SHGs , BPL families are 51.56 percentage . Members belonging to BPL families outnumber those of APL families. It underlines the necessity of formulating efficacious programmes for the amelioration of the living standard of BPL families.
- Almost all members of SHGs have their own residences and only 6.51percentage of members occupy rented buildings. Hence , accommodation is not a grave problem among diverse socio –economic groups.
- The cumulative data reveals that while 69.79 percentage of husbands of Kudumbashree SHG members are engrossed in self employment activities , 19.79 percentage work in private firms. Only 10.42 percentage find employment in government and semi government sectors. What is evident is that female members of Kudumbashree are confronted with problems of acute penury . Eventhough, their male counterpart are involved in various activities , their income is neither study nor sufficient. Consequently, women are constrained to enrich the income of their family in all possible ways

20.3 Observation about Kudumbashree SHGs

- Inspite of initial reluctance , the highest number of SHGs got registered with Kudumbashree Mission during 2006-2010. In consequence of intensive campaigns and extensive awareness programmes, the number of SHGs mounted tremendously. Now the Kudumbashree Mission registers active participation of all members in its various activities.
- It is the job related problems that usually force the members to refrain from SHG activities. Hence, an elastic time schedule must be introduced for the convenience of female workers.
- The members representing 90.10 percentage are satisfied with the present activities of their SHGs . Only 9.90 percentage remains displeased . Lack of proper involvement in micro entrepreneurial activities, micro loan related matters and want of a collective sense

are the factors that cause discontent among the members. So there is no uniform response on the part of members in regard to SHG activities.

- Enlistment in SHGs is attributed to many reasons. Scope for micro enterprises and micro savings , yearning for benefits emanating from government and other agencies , scope for collectiveness , economic advantage, empowerment , financial improvement, succoring times of need and self motivation are primary causative factors favoring considerable enrollment in SHGs.
- Enrollment in SHGs is devoid of compulsion. Members voluntirely join the group for their personal gain. Only a minuscule percentage (2.86) joined the group in response to the compulsion of their friends
- It is positive to note that cent percentage of SHG members enlist un stinting support of their families .For this reason, many women willingly come forward to take active part in SHG activities.
- The data lay bare that a large number of SHGs were organised during the period from 2006 to 2010. During the period between 2016-2020 the pace of registration diminished and registration of merely 4.17 percentage of total SHGs took place. There has been a noticeable stagnation in the formation of Kudumbashree NHGs. The mission ought to focus on the setting up of special SHGs of different categories of people
- In 74.22 percentage of SHGs ,the number of members range from 16 to 20. But in certain SHGs , the number is less than 16. Female folk shall be furthered to join Kudumbashree for economic, social , political and psychological empowerment of women .
- Thrift creation is the thrust area of SHGs promoted by Kudumbashree. The subscription amount in 69.79 percentage SHGs, is either Rs 30 or above. That means SHG members are keen on micro savings which can be channelized into some productive activities. The total thrift created by 34.38 percentage of SHG members comes between Rs 5000 and Rs 10,000. It is above Rs 30,000 in case of 7.03 percentage of SHG members. All other members saved their micro income through their thrift creation activities. It is evident that Kudumbashree SHG members are saving a part of their income ,which was not done before they secured membership in SHGs.
- Though the main objective of Kudumbashree is to alleviate poverty , it encourages APL families also to join in SHGs. In 41.15 percentage of SHGs the number of BPL families is less than 10. Therefore , rather than indigence mitigation , Kudumbashree promotes women empowerment un mindful of their income.

- Micro finance is another significant sphere of SHG activity . The thrift collected from the members are distributed back among members as micro credit by charging a minimum rate of interest. Through this operation , Kudumbashree SHGs disburse crores of internal loan among its members. They are actually doing informal banking without any banking rules. They collect thrift from the members without paying any interest on their thrift. As a result, cost free deposits are being gathered from the members. Subsequently they disburse the amount among members as internal loan with interest ranging from 7 to 13 percentage. Therefore, Kudumbashree SHGs straight away earn an income on internal loan , which is re invested for creating further loans. This marks a right step in the direction of informal banking in the state.
- It is deduced from the data that 22.14 percentage of SHG members utilized more than Rs 20,000 as micro credit facility from SHGsThey are utilizing these low interest rate loans mainly for their domestic purposes. .
- Refund of internal loan granted by the SHGs does not pose any problem to the beneficiaries. From the data , it is inferred that there is cent percentage repayment of loan disbursed to the members with zero overdues. It emphasizes the efficiency of micro credit facility among SHGs. So potent is the micro credit system that it operates sans defaulters and overdue. It underlines the feasibility of introducing a formal banking system among the members of SHGs**.**

20.4 Observation about the operation of SHGs

- It is obvious that cent percentage of the SHG members availed themselves of loan from different sources. This shows that almost all members of SHG come within the beneficial sphere of the programmes executed by financial institutions and micro finance agencies.
- The extant data incline one to conclude that members mainly hinge up on Kudumbashree and co-operative banks in times of financial exegencies.The reliance on private lending agencies is negligible as compared with Kudumbashree micro finance system. Commercial banks no doubt furnish finance but their role is next only to co-operative banks.
- The pecuniary aid extended by various financial institutions is not adecquate to meet the requirements of respondents. Normally, the sum sanctioned false far short of their actual needs. It is observed on the basis of the data that 70.91 percentage of the respondents are in need of additional amount of money to satisy their requirements.For that reason a need based loan system has to be promoted among financial institutions.

- Subsidy allied problems find a prominent place among the findings of the study. From the analysis it is deduced that 81.21 percenatage of the respondents hold the view that the subsidy components of the loan amount was quite insufficient .The respondents who constitute 60.81 percentage utilized the subsidized loan. But they were disaffected over the time lag in the receipt of the sum of subsidy. This delay adversely affected the subsequent utilization of a loan amount from various other financial institutions. It hindered the members from availing themselves of cheap credit from commercial and co-operative banks
- In contrast to private financial institutions , the interest rate on loan amount of SHG members ranges from four to thirteen percentage. There are certain special schemes under which the interest rate is four percentage. The NABARD and Kudumbashree mission concede interst subvention on the loan component of SHG members. Consequently, the effective rate of interst comes to four percentage. But commonly the subsidy amount is not credited into the bank account in time. The result is that SHG members are forced to refund the loan amount with an interest ranging from seven to thirteen percentage. On this account several SHG members abstain from submitting loan application.
- Most of the members spend a major portion of the loan amount on domestic purposes. Construction of house, education of children and medical treatment of ailing family members are other items for which the loan amount is utilized. It is patent from the analysis that , SHG members on account of their enrollment in their group, are able to give financial backing to their families in multiple ways.
- The analysis unfolds the fact that 77.73 percentage of respondents are involved in some income generating activities. The prevailing opportunities in the world persuade women folk to take part in productive activities.
- It is evident from the analysis that before their enlistment in SHGs 77.93 percentage of respondents board empty purses . They didn’nt earn any income to give monetary support to their families. This highlights the impoverished plight of women which activates them to join SHGs.
- Of the respondents 59.18 percentage express the openion that they are utilizing the income guarnered from various activities mainly to defray domestic expenses. It indicates the fact that women’s income is also a crucial factor in determining their family budget.
- In order to improve their standard of life , women are engaged in purchasing durable goods for the benefit of their family. The living standard of the respondents undergoes transformation due to their perpetual involvement in income generating activities. From the

analysis it is amply clear that 59.38 percentage of respondents bought lasting commodities by their income. Economic empowerment of women is visible in this asset accumulation activity

20.5 Observation about the effectiveness of Kudumbashree SHGs in the empowerment of women

- The active involvement of members in Kudumbashree SHG activities as inspired immense confidence in them. The data illuminates the fact that almost 71.88 percentage of the SHG members belonging to both urban and rural areas have derived self confidence irrespective of their financial position owing to their close association with Kudumbashree mission. It is worth mentioning here that female members have benefitted more than the male in this regard..
- Collectiveness is a cardinal source of inspiration which induces women to join SHGs.The spirit of collectiveness is reflected not merely in their SHG activities but in their social activities as well .In rural areas collectiveness and bargaining thrive at work place. Their power of haggling has improved appreciably as they become conscious of their rights and privileges through their association with SHG and labour union. But , the study manifests that only 37.89 percentage of the respondents are a part of a labour union. Kudumbashree equips members to fight against exploitation in family and society. The data induces one to deduce that around 62.3 percentage of the respondents feel that Kudumbashree is performing an exemplary task in intensifying collective bargaining process at work place.
- Political empowerment is an effective tool in assessing the overall empowerment of women community. Their participation in political activities and their representation in policy framing of local bodies are evaluated as a part of their political empowerment. It is observed that 75.78 percentage of respondents participate in Gramasabha of which 64.84percentagehave regular attendance. The respondents who have membership in registered political party amount to nearly 44.79 percentage. Among the members who joined in registered political parties, 67.44percentagesecured membership after their enrollment in SHGs. The data , thus , lends strength to the view that Kudumbashree SHGs play a key role in promoting political empowerment of women.
- The SHG members are engaged more in micro entrepreneurial activities than non members. The causative factor is that there is ample scope for starting micro enterprises in SHGs. It is lucid that 76.30percentage of members are absorbed in micro enterprises.

- Among different micro enterprises, hotel business is prominent followed by tailoring shop. Flour mills and cattle breeding are other areas where SHG members are also engaged. They started micro enterprises either individually or collectively. . But 73.10percentage of the respondents state that their enterprises do not generate considerable profit for several reasons. The risk run by the members is not properly rewarded on account of megre profit. It is observed from the field visit of micro enterprises that many of the SHG members are doing business not for earning profit but to earn wages for their effort. In that sense, micro enterprises provide livelihood to a large number of poor women in the state.
- The data throw much welcome light on the phenomenon that some of the micro enterprises are abruptly wound up within a brief span of their functioning.. The entrepreneurs impute different reasonsfor the closure of their ventures. It is seen that grave financial difficulties force 65.99 percentage of the entrepreneurs to terminate their business. Marketing problem is another factor that causes the fiasco of 24.37 percentage of enterprises. Lack of raw materials and conflict among members also precipitated the ruin of the micro enterprises run by the SHG members.
- Kudumbashree mission is keen on developing micro enterprises in the state through their affiliated SHGs. However, as per the data , 68.07 percentage of the entrepreneurs have a complaint against the mission in regard to its financial support. The amount granted by the mission is in sufficient. Thus the entrepreneurs are lacking the pecuniary backing of Kudumbashree. This badly affects the smooth functioning of the micro enterprises. Inspite of this, 44.73 percentage of the total respondents express their readiness to launch micro enterprises if conducive conditions arise.
- The significance of micro enterprises in the empowerment of women needs to be evaluated. It is obvious that the micro entrepreneurial activities immensely influence the economic empowerment of the poverty- stricken women. The data reveals that 77.73 percentage of the respondents express the view that micro enterprises are capable of ensuring requisite income to their families and to the entrepreneurs. Besides, it implants and fosters leadership quality in the members of SHGs

20.6 Observation about general perception of Kudumbashree SHGs

There are certain general perceptions regarding the Kudumbashree promoted SHGs , which distinguish Kudumbashree SHGs from other SHGs functioning in the state.They are :-

- Kudumbashree SHGs can play a key role in Gender Development.
- Kudumbashree SHGs can play a vital part in women empowerment.

- Kudumbashree SHGs helps to keep up communal harmony.
- Kudumbashree SHGs are instrumental in the construction and maintenance of local infrastructure.
- Kudumbashree SHGs can launch a truce less crusade against social evils.
- Kudumbashree SHGs are intent on environmental protection..
- Kudumbashree SHGs promote impartial justice.
- Kudumbashree SHGs can play a crucial role in protection of women and children.

20.7 Observation about factors affecting empowerment of SHG members

- The cumulative data strengthen the view that religion, occupation, purchasing power of members and subsidy utilization by them are the chief determining factors affecting empowerment of SHG members.. Members belonging to Christain and Muslim families have greater empowerment status than members of Hindu faith.
- It is evident from the data that among different empowerment variables what occupies a pre-eminent place is political empowerment which is attained by members through vigorous participation in SHGs. Next to political empowerment stands economic empowerment which is another variable acquired by most of the members. Hence, SHG members' political and economic empowerment is remarkably very high as compared with their social ,educational , psychological and legal empowerment..
- According to ANOVA test, the intra category variance can be seen in the independent variables of age, religion and occupation. The highest empowerment is noticed in the age group of 45 -49 . All other age groups have gained moderate empowerment. The age group of 60 and above has registered least empowerment.
- In case of religion, the SHG members of Christian and Muslim sections have acquired higher empowerment than members belonging to Hinduism.
- In consideration of occupation, it is found that Scheme workers and Panchayath members are the two vocational clusters which attained maximum empowerment among SHG members.
- When estimated in terms of marital status, it is clear that Unmarried and married female members have gained greater empowerment than divorced and separated women SHG members.
- There is no intra category difference in the empowerment of SHG members among social category, educational qualification and marital status. That means regardless of their social

category , educational qualification and marital status , there is little difference in the empowerment status of SHG members.

- In MNREG scheme workers , the empowerment of members is considerably low in contrast to SHG members absorbed in other vocations.
- Members who make use of subsidy facility and are engaged in buying durable wares display higher empowerment than others.

20.8 Observation about the impact of Kudumbashree SHG on the empowerment of its members.

- It is observed from the study that various programmes and activities of Kudumbashree Mission have great impact on SHG members which is reflected in many spheres of their activities. Both income eraning and non income earning activities have great impact on SHG members.
- The study systematically appraises the role of Kudumbashree mission in the economic, social, political, educational, legal and psychological empowerment of women in the state. The resultant finding demonstrates that the mission has a significant part in the overall empowerment of members enrolled in SHGs. Their family income has augmented appreciably with a corresponding rise in their savings. Now women are able to spend money on their family affairs, including education of their children. Their voice begins to matter in family decisions. Women are in a position to afford their personal expenditure on their own. The data ,thus, butteress the fact that Kudumbashree SHG members are economically empowered in an excellent way.
- Despite being politically empowered, women's' participation in panchayath Raj institutions is not promising. Only a few SHG members get elected to panchayath institutions. Their participation in gramasabha and election process are well appreciated. As a part of political empowerment, women are now able to cast their vote according to their will without any pressure from their family members. This freedom is just the result of their political empowerment.
- Continuous involvement in SHG activities has enabled the members to raise their social status. They are able to mingle easily with others and move about hitchlessly. The participation in social activities enriched their awareness about health hazards, immunization, family planning and other similar social issues. They could engage themselves in distress management activities during the outbreak of covid 19 pandemic. The community kitchens at panchayath level were run by Kudumbashree CDS in various

panchayaths in close co-operation with SHG members. They were instrumental in managing collective farming during the lock down period. Thus non can deny the SHG members the credit of having been highly socially empowered.

- The data compels one to conclude that the literary skill of reading and writing in respect of 58.59 percentage of SHG members has received an impetus following their enlistment in respective SHGs. The data prop up the fact that 84.11 percentage of members are in the habit of reading newspapers and 51.30 percentage are regular readers. Their reading is in pursuit of general knowledge and information concerning diverse government schemes and programmes. They also regularly watch such television programmes as serials and news. This information is sufficient to arrive at a conclusion that the literacy proficiency of members obtained a salutary boost.
- SHG members are psychologically empowered through their involvement in group activities. The collective dynamics helped each member to become mentally strong to face the challenges in the society. There is proof enough to believe that, because of their involvement in decision making process of their family, 77.60 percentage of SHG members have improved their decision making capacity tremendously. Evidence suggest that their confidence level got exalted subsequent to their enrolment in SHGs.
- Almost all SHG members have sufficient knowledge of legal rights in support of women folk. They are also aware of access to resources and options . Now women are at liberty to seek judicial redressel in case of infringement of their legitimate rights
- It is observed that cent percentage of the SHG members participate in decision making process of their family. It is clear from the analysis that more than 70 percentage of SHG members are involved in taking decisions relating to financial matters, education of their children, purchase of goods, treatment of deceases of family members. From the data a deduction is derived to the effect that the decision making capacity of SHG members has bettered as a part of their active involvement in SHGs.It is also observed from the analysis that 78.91 percentage of SHG members feels that a drastic change has been visible between present and earlier system of decision making in their family.
- The moderate amount of freedom of mobility is enjoyed by the 66.41percentage of the SHG. It remains lucid that 58.85 percentage of SHG members enjoy greater freedom of movement after joining their SHGs
- The data in possession elucidate that 64.06 percentage of SHG members are familiar with various educational programmes and awareness campaigns of Kudumbashree . All the

members are not aware about the schemes and programmes of CDS and Kudumbashree Mission.

- The reading habit of 58.59 percentage of SHG members has improved remarkably following their enrollment in their respective group. Of the total respondents . 72.65 percentage usually read newspapers, magazines and journals. The habit of watching television can be noticed among 68.75 percentage of the respondents. These habits helped them to enrich their general information. On joining SHG, the members acquired considerable computer knowledge also. In comparison with non members , the general awareness of SHG members reach new hights.
- Regression coefficient of respondents from Hindu religion is showing a negative coefficient , that is -0.161, which explain that the empowerment of respondents from Hindu religion is relatively low as compared to respondents from Muslim and Christian religion.
- The members of SHG have significantly high level of participation in diverse awareness and educational programmes of Kudumbashree Mission. During the reign of corona pandemic 32.55 percentage of SHG members took active part in social activities.. The engagement of SHG members in the joint farming enterprise during the pandemic is 53.39 percentage of the total members. Here it can be safely inferred that 50 percentage of the members were actively engrossed in the agricultural sector in response to food security campaign of the state government.
- While considering the age and involvement in social activities, it is observed that when the age increases, the involvement in social activities shows a diminishing trend. Different from the aged female members of SHGs, young women fervently participate in social activities
- The involvement of members in SHG activities has undoubtedly boosted their morale and self confidence. Among the SHG members , un married and married women exhibit a high level of self confidence.
- Among disperate qualities, the quality of leadership is the paramount one that the SHG members have gained through their participation in various awareness and education programmes of Kudumbashree mission and engagement in micro enterprises. The inference drawn from the data is that 68.22 percentage of respondents have attained attributes of captaincy by their immersion in micro entrepreneurial activities.
- The SC/ST people evince more interest in joining SHGs than other categories because of their socio-economic backwardness. They are ardently engrossed in the collective bargaining process. It is apparent that the members belonging to ST communities have

greater bargaining power than SC. Hence, the irresistible conclusion is that the people living in abject poverty are enthusiastically engaged in the process of collective bargaining just because of their demographic peculiarity.

20.9 Observation about the general administration and organizational structure of the Kudumbashree Mission

- The administrative set up of Kudumbashree mission is semi democratic in character. The officials of district and state mission are paid employees who discharge the responsibilities of executing policies, programmes, schemes .of the mission.
- The administration of CDS and ADS are purely based on democratic principles . They monitor and control the activities of SHGs in a democratic way .
- Line and staff organisation structure is followed upto District level , then a democratic style of organisation structure is followed.
- A Management Information System is effectively employed for administration and communication of the Mission.
- The district mission has different wings- Gender , micro enterprises, organizations and training .

21. SUGGESTIONS

In the light of the intensive study it is observed that , since the programmes has reached at its sub optimal level , improvements and modifications are indispensable for the smooth operation of the mission. Based on the findings are made the following suggestions meant for the improvement of the present programme in the district of Kasargod.

21.1 Formation of " Mahila Micro Finance Bank"

Kudumbashree SHGs are absorbed in thrift creation and micro credit activities.They contribute periodically towards a common fund which is made use of for lending purposes. SHGs do not pay interest on the savings made by the members but charge interest on internal loan . It is not formally recognized as a banking activity, but treated as an informal banking system. The data demonstrates that total thrift collected from the SHG members comes to Rs 5091.45 crores and total internal loan generated among various SHGs are Rs 20449.66 crores. With a strong balance of finance, definitely, the SHGs can enter into micro banking operation by supplying almost all products needed by the members. The Micro finance institutions can distribute loan at 5percentage interest p a. to its members. It is estimated that annually the bank can earn an interest income to the tune of Rs 1000 crores , which can be re invested to grant loans to the needy persons. The operating cost will be very less because the responsibility of

banking is to be handed over to the mission offices at state level, district level and panchayath level. Therefore, the operating and fixed expenses can be reduce to some extent.

The Mahila Micro Finance Bankcan be started in the state to extend micro finance activities among the SHG members. The institutions can be registered under Societies Act and should obtain non banking license from the RBI. Following are the suggestions pertaining to the working of these micro finance institutions:-

- Objective:- The main objective of the institution is to provide cheap micro finance facilities to its members.
- Members and share holders:- The SHG members in the state shall become the members and shareholders of the bank
- Value of share :- The value of share shall be Rs 1000 .It is assumed that at present there are more than 40 lakhs of the SHG members, then the share capital would be Rs 400 crores. The state government shall participate as a share holder of the bank by contributing one time investment of Rs 400 crores. Therefore the total capital would be Rs 800 crores. The poor women , who find it hard to purchase shares of the bank, can be granted loan facility from their SHGs.
- Savings:- The SHGs can invest their thrift amount in the Mahila Micro Bank and can avail interest as per the instructions given by the RBI from time to time.
- Micro loan facility :- The SHG members can avail micro loan facility from the bank on the personal security of the members. The SHG s shall jointly guarantee the repayment of the loan. As a result, both individual and joint liability can be created on loan.
- Default in payment :- SHG can collect loan repayment amount and which is to be deposited into CDS level bank account. The CDS Level bank transfer these amount to the Account of District level bank. SHGs shall assume responsibility of collecting amount from the members without fail.
- Entrepreneurial loan :- The bank should promote productive loans particularly for agricultural enterprises and micro ventures. Subsidized loan should be granted to micro entrepreneurs on the condition that they should market their products or services either locally or nationwide.
- ADS Level facilitators :- The interested women members can act as a facilitator of the Bank and for their services honorarium must be provided.

  Following is the proposed structure of the Mahila Micro Finance Institution :-

- **Apex Level Society** :- The apex level banks co ordinate the entire activities of the women micro finance system in Kerala. They act as a reservoir of the fund collected from the members as thrift. The members can withdraw their thrift amount at any time by cancelling their membership in SHGs.
- **District Level Society**:- The responsibility of the district level banking operation shall be vested to the District mission. The district level banks grant cheap credit to CDS working at panchayath level.
- **Panchayath Level Society** :- The Panchayath level society shall co-ordinate the banking related activities in their respective panchayaths. The CDS should undertake the responsibility of fund management at panchayath level.
- **NHG Level Facilitators** :- Facilitators are to be appointed at ward level to identify the loan requirements and to disburse the sanctioned loans to the applicants.

21.2 Change in the Grading pattern of SHGs

The present system of grading focuses on the procedural and accounting aspects of the SHGs. Bank or CDS is the authority to grade the SHGs on the basis of the records submitted by them. SHGs have to submit application for grading by mentioning all relevant facts about their SHGs including the system of maintaining accounts. Minimum score of 120 out of 150 should be attained to secure the status of Graded SHGs. Only after securing grade, the SHGs are granted subsidized loan from the Kudumbashree mission and other agencies . Generally , grading is carried out after six months of the formation of the SHGs. If they fail to secure the minimum score, then again six months are allowed to rectify their problems and they are asked to submit the grading application once more. The loan facility for even micro enterprises is granted only after this grading procedure. It causes delay in getting subsidized amount of loan from financial institutions . So the present grading pattern of SHGs should be changed as a measure to promote more enterprises among SHG members and to avail financial assistance as early as possible . The present system of grading of SHGs are used for linking their activities with banks. The prevailing grading system is not competent to promote entrepreneurial skill among the members. Following are the suggestions to grade the Kudumbashree promoted SHGs in the state:-

A SHG should be graded on the basis of the following criteria.

SL NO	CRITERIA	POINTS
1	Engagement in micro entrepreneurial activities	20
2	Engagement in social activities	20
3	Engagement in Agriculture and farming	20
4	Financial discipline	10
5	Attendance	10
6	Innovative product or services	10
7	Engagement in pain and palliative activities	10

A SHG should attain minimum score of 50 to obtain government grants and other benefits from the government or its agencies. Individual benefits are also linked with the grading score of the SHGs . Hence SHGs should be actively engaged in the above activities to attain minimum score of 50. This promotes enterprises and agricultural activities resulting in the emergence of an opportunity for starting innovative production activities in the state.

Inccordance with their activities ,SHGsneed to be classified into three grades :-

"**A" Grade** – Eligible for central and state governments' grants and subsidies including financial assistance from NABARD and Kudumbashree mission.

"**B"Grade** – Eligible for state government grants and subsidies including financial assistancve from Kudumbashree mission

"**C" Grade** – Eligible only for the grant of Kudumbashree.

The SHGs scoring 80 and above are considered as A grade, Scoring 60 to 70 treated as B grade and Scoring 50 or less regarded as C .

Therefore , minimum score of 50 should be secured to obtain grants and subsidies from different agencies.This condition tends to push the SHGs into a healthy competition in pursuit of grants and subsidies

For example, The interest rate of micro loans is nine percentage, of which twopercentage subsidy is provided by NABARD , two percentage subsidy is provided by Kudumbashree mission and one percentage is offered by the state government, provided the loans are repaid in time. A SHG gaining a score of 90 is eligible for subsidy from the NABARD , Kudumbashree Mission and State government. In consequence, the effective rate of interest is four percentage on a loan availed by the members of SHGs. Another SHG with a score of 70

deserves subsidy only from Kudumbashree and state government which are two percentage and one percentage respectively and as a result, the effective rate of interest amounts to six percentage. The SHGs falling under C grade reap merely subsidies and grants from Kudumbashree Mission. They are liable to pay seven percentage of interest.

21.3 Strengthening of Micro enterprises

The number of micro enterprises shall be multiplied by promoting various entrepreneurial activities:-

a) **Consortium of micro entrepreneurs**

A drastic change needs to be effected in the policy of beginning micro enterprises. There is no much variety in regard to the products manufactured by SHG members. Very often they are intent on producing same article . This creates problem in marketing , which impels SHG members to abstain from the micro enterprises activities. Hence, certain re arrangements are imperative to make all micro enterprises lucarative. A consortium of micro enterprises will of much help in selecting and marketing their products. Each CDS shall be assigned one product in which it should specialize. The selection of product or services depends on local needs and availability of raw materials.

b) **Common brand name**

The Kudumbashree micro entrepreneurs shall form a consortium to market their products. Presently, the products of Kudumbashree SHGs are marketed under different brand names. It poses problem in marketing and attracts unsavory competition among SHGs. In order to avert such an undesirable contention and to attain high marketability , common brand names are to be adopted for the products manufactured by entrepreneurs. Attractive packaging shall be resorted to for marketing the products of Kudumbashree.

c) **Start Kudumbashree super market chain**

A Kudumbashree promoted super market should be started to bring local products and services within the easy reach of the people residing in the locality. All essential items can be sold through this super market chain.

d) Enter into e-commerce platform

Kudumbashree micro enterpreneures manufacture ingenious and fine products but are un aware of its marketing strategy. Therefore, Kudumbashree micro enterprises shall enter into e commerce platform to sell their products online. A tie up with e-commerce companies like

flipkart, amazone and other similar companies can be considered in the marketing of their products.

21.4 Organize SHGs in special areas

More SHGs shall be promoted , especially in linguistic minority areas, to bring more women in the circle of self help groups. Special campaigns and programmes should be conducted in linguistic minority areas to set up new SHGs. The influence of Kudumbashree mission and the principle of self help and mutual help should be communicated among the women community in that area. The growth of Kudumbashree SHGs will definitely curb the intervention of private money lenders who impose exorbitant rate of interest on their lending.

21.5 More Auxiliary SHG units among Professional Graduates

One of the main problems confronting Kudumbashree is that youngsters are not attracted towards SHGs. It is deduced from the study that only seven percentage of SHG members represent the age grouop below 35 years.. There is a common view that Kudumbashree SHGs are formed by jobless housewives to create thrift and to obtain government benefits. It is the principle factor which discourages the talented and professional young women to join SHGs. This false notion must be dispelled by forming special SHGs for professional graduates. They have to be furnished with sufficient opportunities to organize start ups in the fields of their choice. Interest free loans and similar support facilities shall be extended to them so that their start ups turn out to be profitable.

21.6 P**rofessional training in the field of management**

Women entrepreneurs usually begin their enterprises in their late thirties or early forties due to their commitment towards family. For this reason entrepreneurial training has to be provided to potential entrepreneurs to start lucarative enterprises. Professional training in the field of management should also be imparted to run their enterprises successfully. The mission ought to extend its backing in the sphere of marketing and finance as well .

21.7**Annual assessment of members and SHGs**

The performance of each member shall be evaluated annually to identify how far they attained empowerment in different fields. Both self assessment and assessment of their SHGs should be made to ensure improvement among the members.

21.8 Formation of Youth Brigade

A unit composed of socially committed young women members of SHG must be formed to facilitate members' involvement in social activities. Proper training has to be imparted to these volunteers so that they will acquire requisite skill in tackling social problems. Such members shall be given either precedence over others in government recruitment or weightage marks in selection process.

21.9 Strengthening of Kudumbashree School

It is an informal schooling system which supplies the members of Kudumbashree SHGs with various legal, educational and psychological information

21.10 Starting of Kudumbashree Legal cell

In order to deal with the issues concerning female folk , a legal cell can be constitutd at district level. The cell shall be presided over by a practising female advaocate.The cell shall handle all the issues of women and SHGs. The syatems tends to stimulate women's consciousness of their rights and duties in society.

21.11 Introduction of new law for extending maternity leave to women employees in Un organized sector.

Many young women lose their job subsequent to their delivery because they are pre occupied with caring their children for some ensuing months. Although the females employees in organised sector avail themselves of maternity leave facility, their counter part in un organised sector still remain beyond the purview of this facility. Therefore, a new legislation should be introduced to bestow maternity benefits on women employees in un organized sector.

21.12 Introduction of New Model of Organisation structure – Democratic –Line and staff structure

Presently different institutional structures are adopted by different organizations to manage their enterprises fruitfully. It is found that in Kudumbashree mission, a novel model of organizational structure has emerged- that is Democratic and line –staff structure. In the Kudumbashree mission, line –staff structure is adhered to up to District level but at the bottom , that is at ADS and CDS level, the administration is purely after democratic fashion.Hence, a harmonious blending of democratic and line-staff structure can be introduced in similar organizations. In such a context the objective of social service can reap the twin benefits of democracy and line-staff structure.

22. OVERALL EVALUATION OF FINDINGS AND SUGGESTIONS

A detailed analysis and logical interpretation of the data unveils that the Kudumbashree mission has assisted impoverished women in the district of Kasargod through its diverse empowerment programmes. It has afforded livelihood and confidence to the SHG members. Thanks to the dedicated activities of SHGs , the awareness level , leadership qualities and social involvement of the members have made much headway. The authorities shall focus their attention on some crucial areas to guarantee overall empowerment of SHG members. The present system and methods merit appropriate revision and modification for the efficient participation of SHGs in the evolution of the economy. Alterations in the core activities are essential to cope with the environmental challenges. Plentiful opportunities shall be thrown open to SHGs for their ardent engagement in socio-economic realms. In that case the SHgs tend to get a professional tinge. Worthy suggestions are propounded and meritorious models are recommended to ameliorate the functioning of the mission in Kasargod district. Founding of micro finance institutions, modifications in the grading pattern of SHGs , starting auxiliary units and setting up of more micro enterprises are the cardinal suggestions made as a part of the study. A new model of organizational structure –Democratic and line-staff organisation- is found to be befitting in the light of the study.

23. SUGGESTIONS FOR THE FUTURE STUDIES

Following is the scope for the further studies which is not covered by the current study:-

- A comparative study of Women SHGs and SHGs formed by Men.
- A comparative study of Kudumbashree SHGs and Other SHGs working in the state.

24. SUMMARY

The findings resulting from the analysis and interpretation of the data are classified into 10 major sub groups such as Observation about personal profile of SHG members, Observation about family profile of SHG members,Observation about working of SHGs, Observation about Kudumbashree SHGs, Observation about the effectiveness of Kudumbashree SHGs in the empowerment of women,Observation about general perception about Kudumbashree SHGs, Observation about factors affecting empowerment of SHG members,Observation about the impact of Kudumbashree SHGs on he empowerment of its members, Observation about the general administration and organizational structure of the Kudumbashree Mission.The findings of each componentare subjected to detailed discussion. Suggestions are made in 12 principal realms, where due attention must be concentrated for the effective implementation of the programme. New models are also recommended to make the programme more attractive and participatory**.**

25. CONCLUSION

Women folk with talent and skill at par with men do not play a fervent part in the developmental programmes of the nation. It is indispensable to guarantee overall empowerment of women to maintain a sustainable development in the country. To facilitate the empowerment of indigent women in the country it is necessary to organize self help group locally in their respective areas. Improvement in income , enhancement in savings and entrepreneurial growth are natural corollaries of the movement. Much more opportunities shall be offered to females in economic , social and educational spheres so as to empower them in a phased manner. Ultimately this leads to a marked increase in the income of their families , thereby releasing them from the clutches of dire penury and bridles of thralldom . The country is certainly to benefit from an increase in the GDP and per capita income which is a sure sign of a developed nation. Countries like Bangladesh are visibly in the process of improving gender equality by executing several women empowerment schemes such as micro finance and micro

enterprises. India too can attain its development target by actuating many more women to take part in productive activities.

A sagacious sifting of the data unfolds the role of Kudumbashree promoted SHGs in empowering their members in the district of Kasargod.Through the vigorous activities of the SHG the female folk have accomplished the goal of empowerment. They have acquired appreciable upliftment in such assorted realms as economic, political, social, educational, psychological and legal . The study has also analysed in detail the factors affecting female upliftment and the impact of SHG activities on empowering women. Religion, occupation, purchasing power of durable goods and subsidy utilization status are the predominant factors which have favorably affected the empowerment of women. It is inferred from the study that the members enlisted in SHGs are highly empowered in all respects. The SHG activities do have a positive and salutary effect on the life of its members. SHGs are determined to focus on creation of thrift and distribution of internal loans.

The intensive study conducted in the district of Kasargod enables one to arrive at the inference that Kudumbashree SHG members have acquired marked empowerment . The study definetly highlights the fact that the authorities shall adopt expedient and expeditious measures to diffuse the activities of the Kudumbashree through out the length and breadth of Kerala. Women have been able to reap innumerable benefits from their empowerment. Now they are in a position to establish their legitimate and inalienable rights and to bring home to the authorities concerned that they are capable of playing a decisive part in determining the development of society and there by molding the destiny of the nation at large.

Above all the SHG has served as a platform for recruitment of political shepherds. The programmes's ultimate aim to eradicate absolute indigence is partially neutralized at the cost of political activities. Political involvement forms solely a part of their engagement. Certain glaring flaws are noticeable in the execution of the programme. It is indeed a lapse that the growth of SHG is not even in all parts of the district. SHG units in the linguistic minority areas are megre in number. Hence, strenuous efforts shall be concentrated on the enhancement of SHGs in these areas by enlisting the co operation of Kudumbashree mission and local self government. Another drawback identified is that the micro enterprises run by the SHG members are not competent enough to ensure their livelihood. The mission shall handle the matter seriously and frame policies and schemes suiting micro entrepreneurs of SHGs. In short, the prevailing scheme is at sub optimal level. Therefore , the Kudumbashree mission has to

restructure its present programmes and policies to render them still more fascinating and vibrant.

BIBLIOGRAPHY

1. Aikaruwa, D. B., Sumari, G. A., & Maleko, G. N. (2014). Social Functionality of Self Help Groups in Tanzania. *Journal of Business Administration and Education, 5* (2), 99-136.
2. Akter, A., Ahmad, N., Jaafar, W. M., Zawawi, D. B., Islam, M. M., & Islam, M. A. (2018). The empowerment of women through the entrepreneurial activities o Self Help Groups in Bangladesh. *Journal of International Business and Management, 1* (1), 1-15.
3. Alemu, S. H., Kempen, L. V., & Ruben, R. (2018). Women empowerment through Self Help Group: The Bitter sweet fruits of collective apple cultivation in Highland Ethopia. *Journal of Human development and capabalities, A multi disciplinary journal for people-centred development, 19* (3).
4. Anita, D. (2015). *Women empowerment in politics a study of Haryana.* Department of Political Science . Haryana: Maharshi Dayanand University.
5. Anyiro, C. O., Ajuka, P. N., Emero, C. O., & Orji, I. E. (2014). Economic Engineering in Agriculture and Rural Development. *Scientific Papers Series Management, 14* (3), 21-29.
6. Abdin, M. (2008). Women empowerment in Bangladesh. *Women Empowerment in Bangladesh (May 8, 2008)*.
7. Addai, B. (2017). Women empowerment through microfinance: Empirical evidence from Ghana. *Journal of finance and accounting*, *5*(1), 1-11.
8. Al-Shami, S. S. A., Razali, R. M., & Rashid, N. (2018). The effect of microcredit on women empowerment in welfare and decisions making in Malaysia. *Social Indicators Research*, *137*(3), 1073-1090..
9. Angelucci, M., & Heath, R. (2020, May). Women empowerment programs and intimate partner violence. In *AEA Papers and Proceedings* (Vol. 110, pp. 610-14).
10. Arun, S., Arun, T., & Devi, U. (2011). Transforming livelihoods and assets through participatory approaches: The Kudumbashree in Kerala, India. *International Journal of Public Administration*, *34*(3), 171-179..
11. Bhatia, S., & Singh, S. (2019). Empowering of women through financial inclusion : A study of Urban slum. *Vikalpa : The journal for decision makers, 44* (4).
12. Borgwardt, C. (2018, March 04-03-2018, Sunday, 11 AM). Gender Discrimination encountered by women community in Germany. (P. K, Interviewer)

1. Burry, K. (2017, December 28-12-2017 Sunday, 11 AM). Women Empowerment and Self Ban, R., Gilligan, M. J., & Rieger, M. (2020). Self-help groups, savings and social capital: Evidence from a field experiment in Cambodia. *Journal of Economic Behavior & Organization*, *180*, 174-200.
2. Berik, G. (2017). Beyond the rhetoric of gender equality at the World Bank and the IMF. *Canadian Journal of Development Studies/Revue canadienne d'études du développement*, *38*(4), 564-569.
3. Bhatt, N., & Tang, S. Y. (2001). Delivering microfinance in developing countries: Controversies and policy perspectives. *Policy studies journal*, *29*(2), 319-333.
4. Bharamappanavara, S. C., & Jose, M. (2015). Group dynamics and collective performance of self-help groups under different microcredit delivery models in karnataka. *Agricultural Economics Research Review*, *28*(347-2016-17171), 127-138.
5. Biju, B. L., & Kumar, K. A. (2013). Class feminism: The kudumbashree agitation in kerala. *Economic and Political Weekly*, 22-26.
6. Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015). Economic Self-Help group programs for improving women's Empowerment: a systematic review. *Campbell Systematic Reviews*, *11*(1), 1-182.
7. Brody, C., Hoop, T. D., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2017). Can self-help group programs improve women's empowerment? A systematic review. *Journal of Development Effectiveness*, *9*(1), 15-40.
8. Bruhn, M., & McKenzie, D. (2014). Entry regulation and the formalization of microenterprises in developing countries. *The World Bank Research Observer*, *29*(2), 186-201.
9. Bukhari, S. M. H., & Asim, M. (2013). Women empowerment in a Muslim society: A practical observation. *Interdisciplinary Journal of Contemporary Research in Business*, *5*(1), 768-778
10. Bushra, A., & Wajiha, N. (2015). Assessing the socio-economic determinants of women empowerment in Pakistan. *Procedia-Social and Behavioral Sciences*, *177*, 3-8.
13. Help Group: What is Reality in UK. (P. K, Interviewer) England.
14. Cagatay, N. (1998, M ay). Social development and Poverty elimination Division,"Gender and poverty. *working paper 5* , 1-23. UNDP.
15. Chaudhary, G. (2019). *Empowerment of women- A sociological enquiry*. Chaudhary Charan Singh University, Department of Sociology. Meerut: Chaudhary Charan Singh University.

16. Choudhary, A. S. (2015). Economic Empowerment of Rural Women Entrepreneurs in Rajasthan through Self- help Group: A Case of SAKHI. *Advances in Economics and Business Management, 2* (3), 287-292.
17. Chacko Jose, P. (2020). Kudumbashree: A Comprehensive Social Innovation for Women Empowerment. In *Handbook of Research on New Dimensions of Gender Mainstreaming and Women Empowerment* (pp. 437-456). IGI Global.
18. Chitagubbi, G., Shivalli, R., & Devendrappa, S. (2011). A study on the usefulness of Self Help Group membership to women for empowerment. *International Journal of Farm Sciences, 1*(1), 112-119
19. Chowdhury, T. A., & Somani, S. (2020). Performance evaluation and impact of Grameen bank on social development and women empowerment in Bangladesh. *International Journal of Social and Administrative Sciences, 5*(1), 54-73.
20. Christabell, P. J. (2009). *Women empowerment through capacity building: The Role of Microfinance*. Concept Publishing Company.
21. O., Sigue, M., & Zalle, B. (2020). Self- help Groups and Women‟s Empowerment:Evidence from Gaoua in Burkina Faso. *International Journal of Social Science and Economics Invention* , 324-328.
22. Das, R. (2015). Emergence and Activities of Self-Help Group (SHG)-A Great Effort and Implementation for Women‟s Empowerment as well as Rural Development A Study on Khejuri CD Blocks in Purba Medinipur, West Bengal. *IOSR Journal Of Humanities and Social Science, 20* (1 ver V), 28-39.
23. Das, S. K. (2011). Women Empowerment and Self Help Group: An Analytical study of Constraints in Karbi Anglong District of Assam. *Journal of North East India Studies, 1* (1), 1-22.
24. Dick, R. M., Deborah, R., Elias, M., Mulema, A. A., & Myers, E. (2019, January). Women‟s empowerment in Agriculture: Lesson from qualitative research. *IFPRI discussion paper 01797* . Washington, DC, USA: Environment and Production Technology Division, Poverty Health and Nutrition Division.
25. Duarte Rayes, L. A., & Fattori, G. (2019). Microfinance as a Means for Women Empowerment in the Colombian Post Conflict Scenario: Transformational Development or a Tool for Better Managing Poverty? *Peace Human Rights Governance, 3* (1), 127-161.
26. Duflo, E. (2011, December). Womwn‟s empowerment and Economic dvelopment. *National bureau of Economic Research, working paper no 17702* .

27. Eunice B, L. G., & Purushottam, G. (2011). *How far Em[powerment of women attained in India ? Some Issues.* (P. Roa, Ed.) Ambala city: The associated publishers.
28. Florescu, C. (2009). *Women access to credit, income generation and adult education in Ethopia-Evaluating the women"s self help group.* The George Washington University, Department of Global Health. School of Public Health and Health Services.
29. Flynn, R. (2013). A Case Study of Rural Finance Self-Help Groups in Uganda and Their impact on Poverty Alleviation and Development. SIT graduate Institute Digital.
30. Francina, P. (2017). *Empowerment of area development society chairpersons of kudumbashree mission in eranakulam district Kerala.* Mahatma Gandhi University, Rajagiri College of Social Science, Ernakulam.
31. Gaikwad, B. (2019, March). Women empowerment status in India. *Vidyawarta* , 26-29.
32. Geetha, S., & Babu, S. (2016). Self Help Group: An Effective Approach to Women Empowerment in India. *Asian Journal of Innovative Research, 1(2)*, 22-28.
33. Hachey, S. (2018, January 05-02-2018, Monday, 6.30 PM). How far Women attained freedom in Canada. (P. K, Interviewer)
34. Haque, M., Islam, T. M., Tareque, M. I., & Mostofa, M. G. (2011). Women Empowerment or Autonomy: A Comparative View in Bangladesh Context. *Bangladesh e-Journal of Sociology, 8* (2), 17-30.
35. Hazarika, D. (2011). Women empowerment in India : A brief discussion. *International journal of Educational planning and Administration, 1* (3), 199-202.
36. Hendriks, S. (2019). The role of financial inclusion in driving women‟s economic empowerment. *Development in practice, 29* (8), 1029-1038.
37. Hossain M, A. (2018). Integrated Livelihood Transformation Through Self Help Group of Marginalized Communities In Khulna District, Bangladesh. *IOSR Journal Of Humanities And Social Science, 23* (5 ver 6), 22-34.
38. John S, F., Sathiq P, N., & Sheeja, R. (2021). Role Of Kudumbashree In The Economic Upliftment Of Women. *Palarch"s Journal Of Archaeology Of Egypt/Egyptology, 18(4)*, 3073 -3085.
39. Kabeer, N., & Noponen, H. (2005, March). Social and economic impacts of PRADAN‟s Self Help Group Microfinance and Livelihoods Promotion Program Analysis from Jharkhand, India. *Imp-Act, working paper no. 11* . university of Sussex.: The institute of Development studies.
40. Kadam, R. N. (2012). Empowerment of women in India-An attempt to fill the Gender gap. *International Journal of Scientific and Research Publications, 2* (6), ISSN- 2250-3153.

41. Kalyan, K., & Seena, P. (2012). Socio-economic Changes of Women through Kudumbasree – A Study from Puthenvelikkara (Gp) of Kerala State, India. *International Research Journal of Social Sciences, 1(2),* 1-7.
42. Kasim, F., Hasan, A. K., & Musa, H. (n.d.). Women empowerment model: Strategies to overcome challenges. *Journal of fundamental and Applied sciences* , 1068-1083.
43. Kast, F., Meier, S., & Pomeranz, D. (2012, October). Under-savers anonymous: evidence on self-help groups and peer pressure as a savings commitment device. *working paper no 18417* , 1-46. National Bureau of Economic Research.
44. Kaur, L., & Sachan, D. (2016). Evaluation of Major Problems Faced by the Members of Self Help Groups: A Study of Punjab. *International Journal of Innovative Research in Science, Engineering and Technology, 5* (12), 20755-20761.
45. Kharel, S. (2017). Rural women‟s access to community finance. *Nepalese journal of development and rural studies, 14* (1-2), 112-123.
46. Khurshid, N. (2015). Women and Self-Help Groups in Kashmir. *IOSR Journal Of Humanities and Social Science, 20* (2 ver 1), 30-33.
47. Kondal, K. (2014). Women Empowerment through Self Help Groups in Andhra Pradesh, India. *International Research Journal of Social Sciences, 3(1),* 13-16.
48. Kumar, S. (2010, January-June). Performance and Impact of Self-Help Groups in Punjab - Past Experiences and the Roadmap Ahead. *The microFinance Review, II(1)* , 19-35. Lucknow: Bankers institute of rural development.
49. Kushandajani, K. (2019). Social and Economic Empowerment for Village Women as a Strategy of Village Development. *The Indonesian Journal of planning and development, 4* (1), 1-6.
50. Lewin, T. A. (2018, Febraury 18-02-2018, Sunday, 11 AM). Challenges faced by women today in Sweedon. (P. K, Interviewer)
51. Makora, M. O. (2014). Influence of self - help groups‟ operations on income geneation in Kenya:A case of Michii Mikuru location, Meru County. Kenya: University of Nairobi Research Archives.
52. Mayoux, L. (1999, October). From access to empowerment: gender issues in micro-finance. *CSD NGO Women's Caucus Position Paper for CSD-8* , 1-4.
53. McFarland, J. (2004). Microcredit for Women: Kerala-style. *Atlantis, 29* (1), 85-92.
54. Meixner, S. (2018, January 07-01-2018, Sunday , 11 AM). Women Empowerment and Self Help Group : The experience of Germany. (P. K, Interviewer)

55. Nair, A. (2005, February). Sustainability of micro finance self group in India: Would federating Help? *World Bank Policy Research Working Paper 3516* , 1-46.
56. Narayan, L. (2017). Contextualising un paid care work and women empowerment. *International journal of applied research, 3* (7), 654-659.
57. Narayanan, S., & Selvanathan, B. (2017). Challenges of women empowerment in a private organization in Malaysia. *International journal for studies Children, women , elderly, and disabled, 1*, 90-96.
58. Nayak, P., & Mahanta, B. (2012). Women Empowerment in India. *Bulletin of Political Economy, 5* (2), 155-183.
59. Ndeji, M. N. (2014). Participation in Self Help Groups and empowerment among rural. Malaysia: University Putra Malaysia.
60. Nidheesh, K. B. (2009). Study on the changing process of Kerala women through Kudumbashree in Kerala. *International NGO Journal, 4(8)*, 352-361.
61. O‟ Hara, C., & Clement, F. (2018). Power as agency: A critical reflection on the measurement of women‟s empowerment in the development sector. *World Development, 106*.
62. Oommen, M. A. (2008, April). Micro finance and poverty alleviation: The case of Kerala‟s Kudumbashree. *working paper no 17* . Centre for Socio-economic & Environmental Studies.
63. Panigrahi, R. K. (2017). Role of Self-Help Groups in Poverty Alleviation: A Study in Western Odisha. *International Journal of Research in Business Studies, 2(2)*, 127-136.
64. Pavithra, J. (2019). *A Study On The Sustainability Of Self Help Groups In The District Of Kanchipuram Tamil Nadu- An Empirical Evidence On Their Problems And Prospects.* Bharath University, School of Management Studies.
65. Prasanakumar, P. (2013). *A study on inclusive growth through microfinance of Kudumbashree project in Kerala India.* The Gandhigram Rural Institute, Department of Adult Continuing Education and Extension, Tamil Nadu.
66. Prasanna, K. N. (2014). Rural women empowerment in India. *Asian journal of Multidisciplinary studies, 2* (1), 75-79.
67. Premaratne, S. P., Senanayahe, S. M., & Warnasuriya, M. (2012). Empowerment of Women through Self Help Groups (SHGs): A Study of a SHG Microfinance Project in Sri Lanka. *e-repository* . (U. o. Dept. of Economics., Ed.) Colombo, Srilanka: Research and Publication.

68. Qayyum, A., & Khan, B. S. (2017). Practice of self-help group in Pakistan: A traditional saving instrument. *WALIA journal, 33* (1), 74-80.
69. Rahman, H., Moazzam, A., & Ansari, N. (2015). Role of micro finance instituitions in women empowerment : A case study of Akhuwat, Pakistan. *South Asian Studies- A research journal of south asian studies, 30* (1).
70. Rahman, M. A. (2013). Women empowerment: Concept and Beyond. *Global journal of human social science sociology and culture, 13* (6), 8-13.
71. Rastogi, S. K., & Sachin. (2020). The Role of micro finance in Women empowerment: A conceptual framework. *Mukt Shabd Journal, IX* (V), 414-424.
72. Reddy, C. S., & Manak, S. (2005, October). Self-Help Groups: A Keystone of Microfinance in India - Women empowerment & social security. 1-19. Andhra Pradesh (APMAS): Mahila Abhivruddhi Society.
73. Richa. (2018). *An analytical study of microfinance in India A comparative study of women self help groups to male self help groups in Meerut District.* Swami Vivekanad Subharti University, Faculty of Management and Commerce.
74. Salia, S., Hussain, J., Tingbani, I., & Kolade, O. (2018). Is women empowerment a zero sum game? Unintended consequences of microfinance for women‟s empowerment in Ghana. *International Journal of Entrepreneurial Behavior & Research, 24* (1), 273-289.
75. Samah, A. A., & Aref, F. (2009). People‟s Participation in Community Development: A Case Study in a Planned Village Settlement in Malaysia. *World Rural Observations 2009, 1* (2), 45-54.
76. Shihabudheen, N. (2012). Role of Micro Enterprises in Women Empowerment: Evidence from a Field Study of „Kudumbashree Units in Ernakulam District in Kerala. *IOSR Journal Of Humanities And Social Science, 3* (6), 6-12.
77. Showrish, K. (2012). *Political empowerment of Dalit women through grama panchayaths- A study in coastal Karnataka.* Department of Political Science. Konaje: Mangalore University.
78. Sonawane, & Ashalata, D. (2011). *Economic empowerment of women in Maharashtra through self_help groups -A case study of Nasik District.* Savitribai Phule Pune University, Department of Economics.
79. Soroushmeh, H., Kalantari, K., Fami, H. S., & Sarani, V. (2012). Investigation of Self-help Groups (SHGs) Effect on Rural Women Empowerment. *Journal of Agricultural Science, 4* (1).

80. Sree Sudha, P. (2011). *Women Empowerment-Issues and challenges.* (D. P. Roa, Ed.) Ambala City: The Associated publishers.
81. Sreedharan., T. K. (2006). *A study of micro enterprises under self help groups with special reference to Kudumbashree mission Kerala.* University of Calicut, Department of Commerce and Management studies.
82. Sundaram, A. (2012). Impact of Self-help Group in Socio-economic development of India. *IOSR Journal Of Humanities And Social Science, 5* (1), 20-27.
83. Sabhlok, S. G. (2011). Development and women: The role of trust in self-help groups. *Indian Journal of Gender Studies*, *18*(2), 241-261.
84. Sahu, L., & Singh, S. K. (2012). A qualitative study on role of self help group in women empowerment in rural Pondicherry, India. *National Journal of Community Medicine*, *3*(03), 473-479.
85. Sangvikar, B. V., Pawar, A., & Kolte, A. (2019). The gains of group entrepreneurship development: Analyzing the employment dimensions of self help groups in India. *Sangvikar, B., Pawar, A. and Kolte, A.(2019). The Gains of Group Entrepreneurship Development: Analyzing the Employment Dimensions of Self Help Groups in India. International Journal on Emerging Technologies*, *10*(3), 345-351.
86. Saqib, N. (2016). Women empowerment and economic growth: empirical evidence from Saudi Arabia. *Advances in Management & Applied Economics*, *6*(5).
87. Sathiabama, K. (2010). *Rural women empowerment and entrepreneurship development* (No. id: 2475).
88. Satish, P. (2001). Institutional alternatives for the promotion of microfinance: Self-help groups in India. *Journal of Microfinance/ESR Review*, *3*(2), 4.
89. Setyaningsih, S., Rucita, C. P., Hani, U., & Rachmania, I. N. (2012). Women empowerment through creative industry: a case study. *Procedia Economics and Finance*, *4*, 213-222.
90. Sharaunga, S., Mudhara, M., & Bogale, A. (2016). Effects of 'women empowerment'on household food security in rural KwaZulu-Natal province. *Development policy review*, *34*(2), 223-252.
91. Shetty, S., & Hans, V. (2015). Role of education in women empowerment and development: Issues and impact. *Role of Education in Women Empowerment and Development: Issues and Impact (September 26, 2015)*.
92. Siddhartha, T., Nambirajan, T., & Ganeshkumar, C. (2021). Self-help group (SHG) production methods: insights from the union territory of Puducherry community. *Journal of Enterprising Communities: People and Places in the Global Economy*.

93. Singh, S., Ruivenkamp, G., & Jongerden, J. (2011). A state of the art of Self help groups in India. *Journal of Human Ecology, 36*(2), 91-102.
94. Siwal, B. R. (2009). Gender framework analysis of empowerment of women: A case study of Kudumbashree programme.
95. Srivastava, M. (2009). Essay on women empowerment. *Available at SSRN 1482560*.
96. Siwach, G., Paul, S., & de Hoop, T. (2022). Economies of scale of large-scale international development interventions: Evidence from self-help groups in India. *World Development*, *153*, 105839.
97. Sundaram, M. S., Sekar, M., & Subburaj, A. (2014). Women empowerment: role of education. *International Journal in Management & Social Science*, *2*(12), 76-85.
98. Suresh, L. B. (2014). *Impact of information and communication technologies on women empowerment in India*.
99. Swain, R. B., & Wallentin, F. Y. (2009). Does microfinance empower women? Evidence from self-help groups in India. *International review of applied economics, 23*(5), 541-556.
100. Swain, R. B., & Varghese, A. (2013). Delivery mechanisms and impact of microfinance training in Indian self-help groups. *Journal of International Development, 25*(1), 11-21.
101. Tom, T., & Munemo, E. (2019). Social organization, Agency and Self help:Opportunities, challenges and prospectus for community development in Zimbawe. *American journal of Humanities and Social sciences research, 3* (4), 91-96.
102. Torre, J., Velasco, A. H., Rivera-Melo, ,. F., Lopez, J., & Romero, M. J. (2019, October). Women‟s empowerment, collective actions, and sustainable fisheries: lessons from Mexico. *Maritime studies* , 373-384.
103. Vaittanadene, S. (2013). *Differentials and determinants of women empowerment in Villupuram district of Tamilnadu.* Tamil Nadu: Gandhigram Rural Institute.
104. Varghees, T. (2011). women empowerment in Oman: A study based on women empowerment index. *Far east journal of psychology and business, 2* (2), 37-53.
105. Venugopalan, K. (2014). Influence of Kudumbasree on Women Empowerment – a Study. *IOSR Journal of Business and Managemet, 16* (10 ver III), 35-44.
106. Vinodhini, R. L., & Vaijayanthi, P. (2016). Self-Help Group and Socio-Economic Empowerment of Women in Rural India. *Indian Journal of Science and Technology, 9(27),* 1-5.

LIST OF PUBLICATIONS OF THE RESEARCHERS IN JOURNALS AND CONFERENCE PROCEEDINGS WITH ISSN/ISBN FROM 26-01-2016 ONWARDS

It is certified that the following research articles were published in various journals and conference proceedings bearing IISN/ISBN during my research period from 25-01-20216 on wards.

SL no	Name of the Journal/Conference proceedings	Publisher	Title of the topic	Volume no and Year	ISSN/ISBN	Page no.
1	International Journal of Advanced and Innovative Rresearch	Indian Academicians and Researchers Association	"Economic empowerment of women through micro finance: A study on Kudumbashree self help groups in Padne Grama Panchayath, Kerala"	Volume 6, Issue 2(vi), April-June 2019	ISSN 2394-7780	43-48
2	Ajanta anIinternational Multidisciplinary QuarterlyRresearch Journal	Ajanta Prakashan	"Acomparitive study on income of Kudumbashree members before and after joining in Kudumbashree self help groups in Kinanoor-Karinthalam Grama Panchayath, Kerala"	Volume-vii Issue-iii July-September -2018	ISSN 2277-5730	66-75
3	Research Journey International e-Research Journal	Swatidhan International Publications	" Role of Micro enterprises in the economic and social empowerment of women: A study on micro enterprises of Kudumbashree self help groups in Pilicode Grama Panchayath, Kerala"	Special issue-150(b)	ISSN 2348-7143	250-259
4	Emerging trends in Business and Commerce	Paramount Ppublishing House	"Role of Kudumbashree self help groups in socio-economic development of women-A special reference to Kinanoor-	Volume – iii	ISBN 978-93-85101-21-2	423-429

			Karinthalam Grama Panchayath, Kerala			
5	Emerging trends in Agribusiness Management in India	Mysore Book House	"Role of women in Agriculture and rural development: A case study of Kudumbashree mission, Kerala"	-	ISBN 978-93—85629-53-2	198
6	Contemporary Advancements in Commerce	Siva Publicatio ns	"A comapritive study on economic and political empowerment of self help group and non-self help group women in Kayyur-Cheemeni Grama Panchayath, Kerala"	-	ISBN 978-81-92-4545-0-4	207

PRAKASHAN K

Research Scholar

Mangalore Univesity